

RISK ASSESSMENT

School: Lakes District Secondary School

Grade/Group: Travel Club Teacher: Tracey Brown

Destination & Activity: Peru - Huaraz: Machu Picchu - Aguas Calientes - Cuzco

Date(s) of Trip: Tentative March 16 - March 26th

LOW RISK

Day trip, in district Low Risk Application Form

Other _____

On beach or near stream (no stepping in water) List on parent information form and permission slip

MODERATE RISK

Overnight Moderate Risk Application Form

Out-of-District but within province

Wilderness/bear area

Other _____

Swimming in any pool or hot tub Water Component Form

Boating or swimming in lake near shore

Activity near fast moving or open water

Creek or stream programs

HIGH RISK

Out-of-Province High Risk Application Form

Ski/Snowboard

Active logging roads

Other _____

Lake crossing Water Component Form

On fast moving water

Lake ice activity (not on river ice) Ice Component Form

OUT-OF-COUNTRY

Out-of-Country STEP 1 (*must be approved before proceeding to STEP 2*) Pre-Approval Application Form

Out-of-Country STEP 2 Out-of-Country Application Form

Identify the person in charge at the activity:

Name: Tracey Brown Qualifications: Teacher:

How were students selected to participate and what preparation/experience do they have? They attended a parent info mtg for information. No experience; they pay the fee.

Are students participating in supervision? Yes No

If yes, how were students selected to participate in supervision? _____

Comments: _____

Principal/Vice Principal: _____

Date: Dec. 17/25

OUT-OF-COUNTRY STEP 2: APPLICATION FORM



STEP 2 must receive Board Approval 3 – 6 months prior to departure.

School: Lakes District Sec. Application Date: Dec 15 /25
Group/Grade: 10, 11, 12 Teacher: Tracey Brown
Destination: Lima Peru, Cuzco, Ecuador
Dates: March 16 - March 26th

Give the goals and objectives of the Out-of-Country trip: Experience out of country travel with parents with educational tours.

Give the experience of the teacher: 35+ years experence. Travelled with EF before

Number of student participants: 6

Names of adult chaperone(s) (CRC required): Kim Wiebe

Submit with this application:

- Risk Assessment
- Itinerary
- Current Travel Advisory <http://travel.gc.ca/travelling/advisories>
- Tour Company Contract, include Terms and Conditions (if applicable)
- Accommodation Confirmation
- Transportation Confirmation
- Trip Cancellation purchased
- Group Medical/Hospital Insurance purchased
- blue ink* Permission Slips for Medical Treatment in a Foreign Country for Under-aged Child (if applicable)
- Child Travel Consent Letters: <https://travel.gc.ca/travelling/children/consent-letter>
- Parent Information and Permission Forms
- Student Information Forms
- Participant Roster

<input checked="" type="checkbox"/> STEP 1 Board Approved on <u>Sept. 15 /25</u> (date) <input checked="" type="checkbox"/> Parental Informed Consent meetings completed <u>May 22/25 & Sept 16/25</u> (date) <input checked="" type="checkbox"/> All adult volunteers compliant with policy <u>305.3</u> <input type="checkbox"/> Third Party Waivers complete (if required)	A / L
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Medical Treatment Authorization and Consent

I/We, _____, being the (Check one) parent(s) legal guardian(s) of _____ [Child] authorize _____ [Caregiver] to seek, obtain and consent to: (Check all that apply)

<input type="checkbox"/> Routine medical care and treatment	<input type="checkbox"/> Hospitalization
<input type="checkbox"/> Emergency medical care and treatment	<input type="checkbox"/> Blood transfusions
<input type="checkbox"/> Surgery	<input type="checkbox"/> Dental care and treatment
<input type="checkbox"/> Other: _____	

for _____ [Child] as deemed necessary by a licensed medical or healthcare professional. This authorization is for the time period when my/our child is in the care of _____ [Caregiver], my/our child's: (Check one)

<input type="checkbox"/> Grandmother	<input type="checkbox"/> Nanny
<input type="checkbox"/> Grandfather	<input type="checkbox"/> Baby-sitter
<input type="checkbox"/> Aunt	<input type="checkbox"/> Family friend
<input type="checkbox"/> Uncle	<input type="checkbox"/> Teacher
<input type="checkbox"/> Other: _____	

and is effective _____ day of _____, 20____ until (Check one) _____ day of _____, 20____ revoked by me/us.

Child's Information

Child's Full Name: _____

Address: _____

Date of Birth: _____ Age: _____ Sex: Female Male

Parent/Guardian's Information

Parent's/Guardian's Name: _____

Address: _____

Phone Number (H): _____ Phone Number (C): _____

Phone Number (W): _____ Email: _____

Parent/Guardian's Information

Parent's/Guardian's Name: _____

Address: _____

Phone Number (H): _____ Phone Number (C): _____



Consent Letter for Children Travelling Abroad

To whom it may concern,

I _____ am the parent, legal guardian or other authorized person or organization with custody rights, access rights or parental authority over:

I give my consent for (Name)... to visit Peru

Date of departure from Canada: March 16, 2026 | Date of return to Canada: March 26, 2026

Any questions regarding this consent letter can be directed to the person/organization giving consent at the following coordinates:

Telephone: _____

Email: _____

Signature of person/organization giving consent

Signature

2025-12-12

Date (yyyy-mm-dd)

Signature of witness

Signature

2025-12-12

Date (yyyy-mm-dd)

Location



Lakes District Secondary School

PO Box 3000 Burns Lake, BC V0J 1E0
Telephone (250) 692-7733 Fax (250) 692-4231

TRAVEL PERMISSION REQUEST

____ of _____
(parent/guardian)

(student's name)

Give permission for him/her to voluntarily take part in the following field trip:

EF Tour to Peru with Lakes District Secondary School.

Principe George to Lima Peru / Lima Peru to Cuzco / Cuzco to Amazon Lodge /

(Return) Amazon Lodge to Iquitos to Lima to Prince George

(Tentative Date)

The bus(es) will be leaving the school on March 16 2026 at TBA
(date) (time)

and returning on March 26 (Tentative Date) at TBA
(date) (time)

Signature: _____
(Parent/Guardian)

Sponsor teacher(s): Mrs Brown Travel sponsor: Mrs Wiebe

Should you have questions, please contact the coach/LDSS athletic department at
250-692-7733.

Steven Little

From: Tracey Brown
Sent: Tuesday, December 16, 2025 8:40 AM
To: Steven Little
Subject: FW: Confirmed tour dates

From: Wiebe, Kim FOR:EX <Kim.Wiebe@gov.bc.ca>
Sent: Monday, December 15, 2025 12:23 PM
To: Tracey Brown <tbrown@sd91.bc.ca>
Subject: FW: Confirmed tour dates

SD91 Security WARNING: This is an external email. Do not click links or open attachments unless you recognize the sender and know the content is safe.

See below



Kim Wiebe

Asset Management Assistant, Northwest Fire Centre
BC Wildfire Service | Ministry of Forests
Phone: 250-692-3190
Report Wildfires: 1 800 663-5555 or *5555



I acknowledge with respect the Wet'suwet'en and Dakelh peoples on whose traditional territory I work, live, and play.

From: Lauren Milne <lauren.milne@ef.com>
Sent: December 15, 2025 10:09 AM
To: Wiebe, Kim FOR:EX <Kim.Wiebe@gov.bc.ca>
Cc: Stef Carlson <stef.carlson@ef.com>
Subject: Confirmed tour dates

[EXTERNAL] This email came from an external source. Only open attachments or links that you are expecting from a known sender.

Hi Kim,

I hope you had a nice weekend!

We have some nice news for you today – your tour dates are officially confirmed 😊 Your tour itinerary will run from **March 15-25**, however due to flight timing you will have a couple of added days making your whole flight itinerary run from **March 14-26**. I have listed these details below for you – please read through and let us know if you have any

questions. I'm happy to jump on a phone call to walk through the itinerary with you as well! Now, the exact flight timings are still subject to change, but the dates are now set. We'll have your flight itinerary available roughly 2 months prior to departure.

- You will be departing Prince George on **March 14** in order to get to Peru to start tour on March 15. The flight will likely depart very early in the morning from Prince George.
- Your departure from Peru will be on March 25. You will fly back to Canada and overnight in Vancouver en route home. EF will provide an airport hotel for the night of March 25. Your flight home to Prince George will be in the morning of **March 26**.

Could you kindly take some time to complete the survey link below? Feedback on your tour planning process is super important to our team. We want to ensure we're providing an excellent service for you and your group. Thanks very much!

[SURVEY](#)

Best,
Lauren

Lauren Milne
Senior Customer Success Specialist, EF Educational Tours Canada
EF Educational Tours

/

778-372-2063
www.eftours.ca
EF Educational Tours Canada
110 Cambie Street, Suite 300
Vancouver, BC V6B 2M8
Canada

We are grateful to live, work, and play on the unceded, ancestral territories of fourteen First Nations representing the Dakelh, Nedut'en and Wet'suwet'en peoples. We are working diligently towards creating equity for our learners through conscious acts of Reconciliation.



[GET IN TOUCH](#)

DAY 2

Lima



Stef Carlson

[GET IN TOUCH](#)

Travel dates

2026

MAR 14

MAR 16 – MAR 26

MAR 28

Earliest
departure

Requested
dates

Latest
return

Departing from

Prince George (BC)

Requests

Departure Date Range: March 14, 2026 - March 18, 2026

Tentative March 16th

Flights & Hotels



We'll post details here as soon as they're available.



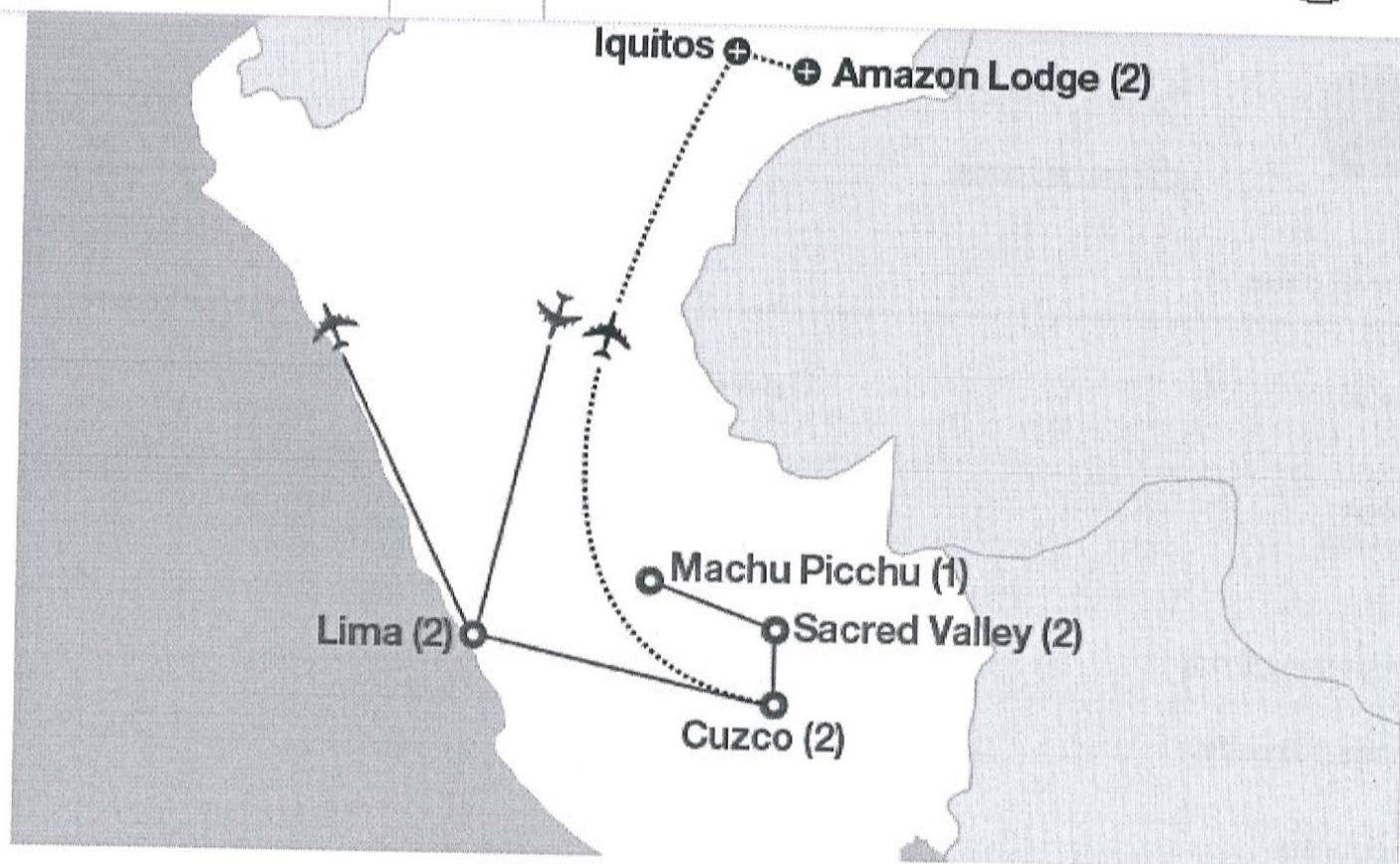
All travellers must adhere to entry and on-tour requirements while travelling. View the travel requirements for your specific itinerary now.



GET IN TOUCH

DAY 2

Lima



Meet your Tour Director at your destination

Take a guided tour of Lima

With your expert local guide you will see:

- Government Palace
- Archbishop's Palace
- City Hall
- Lima Cathedral

Visit the Larco Herrera Museum

Visit the San Francisco Monastery

Take a walking tour of Miraflores



 [GET IN TOUCH](#)

DAY 2

Lima



Travel to the Sacred Valley

Tour Korikancha Temple with an expert local guide

Enjoy a weaving demonstration in Umasbamba

Visit the Maras salt ponds

Tour Ollantaytambo with an expert local guide

Travel by train to Aguas Calientes

Tour Machu Picchu with an expert local guide

Travel by train to Ollantaytambo

Travel to Cuzco via Pisac

Visit the Pablo Seminario ceramics workshop

Visit Pisac Market

Visit a local community

Tour the Sacsayhuaman Fortress with an expert local guide

Take a walking tour of a local market and compete in a scavenger hunt



[GET IN TOUCH](#)

DAY 2

Lima



Fly to Iquitos

Travel by boat to a jungle lodge on the banks of the Amazon River

Hike through the jungle to observe exotic animals in their natural habitats

Enjoy an evening boat ride on the Amazon River

Visit a Yagua Village

Discover some of the Amazon River's most unique wildlife on a boating excursion, including piranhas and pink river dolphins

Visit a local community

Travel by boat to Iquitos

Fly to Lima

Explore Lima on your own



Peru travel advice

! **Exercise a high degree of caution (with regional advisories)**

Latest updates: Editorial change

Last updated: December 17, 2025 16:17 ET

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Risk levels

Canada

Peru travel advice



Peru - Exercise a high degree of caution

Exercise a high degree of caution in Peru due to high levels of crime, as well as social conflicts and strikes that may occur across the country.

Regional risks

Valley of the Apurímac, Ene and Mantaro Rivers (VRAEM) - Avoid all travel

Avoid all travel to the Valley of the Apurímac, Ene and Mantaro Rivers (VRAEM) and surroundings due to the risk of terrorism, drug trafficking and associated crime, and limited law enforcement presence.

This area consists of:

- in the Department of Apurímac:
 - Province of Abancay
 - Province of Andahuaylas
 - Province of Chincheros
- in the Department of Ayacucho:
 - Province of Huanta
 - Province of La Mar
- in the Province of Convención in the Department of Cusco:
 - District of Pichari
 - District of Quimbiri
 - District of Vilcabamba
- in the Department of Huancavelica:
 - Province of Churcampa

- Province of Tayacaja
- in the Department of Junin:
 - Province of Concepción
 - Province of Satipo

Upper Huallaga River Valley - Avoid non-essential travel

Avoid non-essential travel to the Upper Huallaga River Valley and surroundings due to instances of domestic terrorism and criminal activity such as drug trafficking, robberies, kidnappings, extortion and raids.

This area consists of:

- in the department of Huánuco:
 - District of Marias in the Province of Dos de Mayo
 - Province of Huacaybamba
 - Province of Humalíes
 - District of Chinchao and District of Churubamba in the Province of Huánuco
 - Province of Leoncio Prado
 - Province of Marañón
- in the department of San Martín:
 - Province of Huallaga
 - District of Campanilla in the Province of Mariscal Cáceres
 - Province of Tocache
- in the department of Ucayali:
 - Province of Padre Abad

Border area with Colombia - Avoid non-essential travel

Avoid non-essential travel to areas within 20 km of the border with Colombia due to gang-related violence and organized crime linked to drug trafficking and illegal mining.

Border area with Ecuador - Avoid non-essential travel

Avoid non-essential travel to areas within 20 km of the border with Ecuador, except for Tumbes border crossing and the Panamerican Highway, due to the presence of landmines and unmarked minefields.

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Safety and security

State of emergency



A state of emergency is in effect in the provinces of Lima and Callao to curb a rise in violent crime.

The Peruvian government frequently declares regional states of emergency and publishes the information in *El Peruano*. A state of emergency allows the military to assist police forces to respond to security incidents and natural disasters. When a state of emergency is in effect, security forces have increased rights to:

- restrict freedom of movement

- monitor correspondence
- conduct search and seizures
- detain persons of interest

If you are in Peru during a state of emergency:

- monitor local media for the latest information
- follow the instructions of local authorities
- avoid crowds

Useful links

- [El Peruano](#) – Official newspaper (in Spanish only)
- [Official tourist information](#) – Tourist Information and Assistance

Valley of the Apurímac, Ene and Mantaro rivers (VRAEM)

Drug trafficking

Cocaine production and trafficking occurs in VRAEM. Travel is particularly dangerous in areas where there is coca cultivation and processing.

Domestic terrorism

Incidents of domestic terrorism have occurred in VRAEM, particularly the region where the Apurímac, Ayacucho, Cuzco and Junín departments meet. Although tourists are rarely involved, you could be in the wrong place at the wrong time.

Border area with Colombia

Criminal activity related to drug production and trafficking, illegal mining and the presence of armed groups near the border, particularly along the Putumayo River, pose a threat to personal security.

Border area with Ecuador

Expect an increased security presence in the border area due to crime, particularly theft and extortion. Landmines and unmarked minefields are also present along the border.

Only cross the Peru-Ecuador border at the official crossing point near Tumbes, the Centro Binacional de Atención Fronteriza (Binational Border Centre). Access this border crossing via the Panamerican Highway.

Be aware that basic services in the Tumbes district have become increasingly difficult to access due to an increased number of migrants entering Peru from Ecuador.

Province of Lima

There has recently been a marked increase in violent crime in the Province of Lima, including in the city of Lima. Theft is very common, and thieves may be armed with guns.

Crime

Crime rates are high throughout the country.

- Always be aware of your surroundings, especially at night
- Avoid walking in deserted or under-populated areas
- Travel in groups whenever possible

Petty crime

Petty crime, such as pickpocketing and bag snatching, occurs frequently, particularly in:

- Arequipa

- Cusco
- Lima
- Puno

Theft occurs frequently, particularly in crowded public areas such as:

- buses, trains, bus and train stations, and airports
- hotel lobbies
- restaurants

During your trip:

- keep your personal belongings, including your passport and other travel documents, in a secure place
- don't show signs of affluence or wear expensive jewellery
- avoid using your phone at the roadside or in a vehicle with the windows open, as motorists may snatch it
- never leave bags unattended

Pickpockets and bag snatchers may work in pairs or groups and employ a variety of ruses to divert their victim's attention. A common scam involves spraying a substance on victims and then robbing them while pretending to help clean the stain, or distracting the victim by asking questions while another person perpetrates the theft. In some cases, thieves on motorcycles will snatch purses, backpacks or cellular phones.

Violent crime

Violent crime occurs. Incidents have included:

- armed robberies
- assaults, including sexual assaults
- carjackings
- kidnappings

- extortion

Armed robbery

Armed robberies are on the rise. While most victims are not physically injured, criminals will not hesitate to use force when opposed.

Armed robberies occur, including in tourist areas, particularly when travellers walk alone.

- Don't show signs of affluence or wear expensive jewellery
- If you are robbed, hand over your cash, electronic devices and valuables without resistance
- Be extra cautious when withdrawing cash from ATMs and use ATMs inside banks and during regular service hours
- Don't resist an attack

Sexual Assault

Incidents of sexual assault, including rape, occur throughout the country. In some cases, tour guides have been implicated.

- Do not travel alone, especially after dark
- Remain particularly vigilant at bus terminals and in taxis
- Be careful when dealing with strangers or recent acquaintances, especially regarding the acceptance of rides or other invitations

If you are a victim of sexual assault, you should report it to the police immediately. Medical examinations at identified clinics are part of the investigation process. Those who delay reporting may experience more scrutiny by local authorities.

Assault

Assaults have occurred along the Inca Trail and in the Huaraz region of the Cordillera Blanca mountains. Hiking in these regions should be done in groups.

Kidnapping

Express kidnappings involving tourists have occurred. Victims are usually abducted for a few hours and forced to withdraw money from ATMs for their release. Most express kidnappings take place at night, but incidents also occur during daylight hours. Incidents often involve criminals posing as taxi drivers, or taxi drivers working for organized gangs.

Virtual kidnappings occur throughout the country. Criminals use stolen cellphones to contact family members claiming to have kidnapped the owner of the phone and then ask for ransom money.

- Be suspicious of strangers approaching you on the street
- Never leave your cellphone unattended
- Be cautious when using cellphones and smart devices in public as they are often targeted by thieves, especially while people are using them
- Ensure your phone is password protected

Demonstrations

Demonstrations occur frequently, often with little to no notice.

Roadblocks are frequently erected during demonstrations, which can complicate travel plans. Even peaceful demonstrations can turn violent at any time. Police have used tear gas and other methods to disperse crowds. Authorities often declare a state of emergency in response to demonstrations. Protestors may also block rivers essential for

transportation in some remote regions, including the Manu River area of Madre de Dios Department and Iquitos region. This may result in tourists being temporarily stranded.

Peruvian law prohibits political activities by foreigners. You may face detention or deportation if you take part in a demonstration.

- Avoid areas where demonstrations and large gatherings are taking place
- Follow the instructions of local authorities
- Monitor local media for information on ongoing demonstrations

Mass gatherings (large-scale events)

Strikes

Strikes occur frequently, often with little or no notice, and expand quickly from one region to another. Strikes can complicate travel and disrupt public transport and services, including your ability to travel to or leave isolated tourist destinations such as Machu Picchu. They could also lead to border closures, including with Bolivia.

Organized crime

Organized crime and violence associated with it has increased throughout the country. In some parts of the country, military and security forces are deployed to assist police in combatting organized crime.

Domestic terrorism

Incidents of domestic terrorism occur, particularly in remote jungle areas, such as:

- parts of the Huancavelica and Ucayali departments
- the Upper Huallaga River Valley in the Huánuco and San Martín departments

Incidents have included:

- raids
- temporary ambushes of small villages
- bombings or threats of violence against local security forces or community figures

Overland travel in these regions is unsafe.

Fraud

Counterfeit currency

Counterfeit currency in both sol and U.S. dollars is a growing and serious problem. Counterfeit bills are widely distributed, including by banks, casinos and local stores.

Avoid moneychangers on the street, as they may carry counterfeit currency or work with pickpockets.

Credit card fraud

Credit card and ATM fraud occurs. Be cautious when using debit or credit cards:

- pay careful attention when others are handling your cards
- use ATMs located in well-lit public areas or inside a bank or business
- avoid using card readers with an irregular or unusual feature
- cover the keypad with one hand when entering your PIN
- check for any unauthorized transactions on your account statements

Scams

Criminals posing as taxi drivers often rob tourists along the route to and from Peru's main airports, including Lima's Jorge Chávez International Airport, and at bus terminals.

- Only use authorized cabs located inside airport terminals and bus stations
- Only use reputable cab companies or ride-sharing apps
- Avoid hailing taxis on the street

Thieves also pose as police officers to gain the confidence and cooperation of their potential victims.

- If you are stopped by local authorities, ask to see official identification and record the officer's name, badge number and district
- For traffic violations, request that the officer issue you a fine in writing, which is payable at a later date
- You should also note the location of the arrest

Legitimate police officers have also extorted money in exchange for dismissing minor offences or traffic violations. They have also stolen money and valuables during searches. If you are searched, even at the airport, ensure you have all your belongings before leaving.

Scammers may pose as volunteer organizations or owners of rental properties.

- If you are planning to participate in volunteer activities in Peru, ensure that the company organizing your trip is legitimate
 - When booking accommodations, use reputable platforms and companies

Useful links

- Overseas fraud
- Volunteering abroad

Spiked food and drinks

Snacks, beverages, gum and cigarettes may contain drugs, including incapacitating drugs such as Rohypnol and Scopolamine, that could put you at risk of sexual assault and robbery.

- Be wary of accepting these items from new acquaintances
- Never leave food or drinks unattended or in the care of strangers

Harassment

Women travelling alone may be subject to some forms of harassment or verbal abuse.

Homosexuality is not widely accepted in Peruvian society. 2SLGBTQI+ travellers could be discriminated against based on their sexual orientation, gender identity, gender expression or sex characteristics. Avoid public displays of affection.

Useful links

- Advice for women travellers
- Travel and your sexual orientation, gender identity, gender expression and sex characteristics

Telecommunications

In remote areas, the telecommunications network is not always reliable and Internet access may be limited.

Adventure travel

Outdoor activities can be dangerous if unprepared. Each year, hikers and climbers are victims of serious, sometimes fatal, accidents in the Andes. Trails may be steep, slippery, poorly marked and maintained. Some hikers have become lost on trails around Machu Picchu in the Cusco Region and Huaraz in the Ancash region. Tour operators may not meet Canadian safety standards.

Access to Vinicunca, the “Rainbow Mountain”, is regularly disrupted by violent disputes between communities located around routes in the Cusipata and Pitumarca districts. If you plan to visit Vinicunca, consult your tour operator to confirm that the area is secure and that access is open.

- Stay on marked trails and consider hiring a registered guide from a reputable company
- Know the symptoms of high-altitude illnesses, dehydration and heatstroke, which can be fatal
- Share your itinerary with a friend or family member if hiking alone
- Obtain detailed information on your activity and on the environment in which you will be setting out
- Buy travel insurance that covers incidents related to this type of recreational activity
- Monitor weather conditions and other possible hazards
- Ensure that you have proper equipment and bring sufficient water

Useful links

- [Adventure travel health and safety](#)
- [Official tourism information](#) – Tourist Information and Assistance
- [Official Travel Agencies](#) – Peruvian Association of Travel and Tourist Agencies (Spanish only)

- Responsible tourism – Peruvian Association of Adventure tourism, Ecotourism, and Specialized tourism (Spanish only)
- Qualified Tourist Services – Ministry of foreign trade and tourism (Spanish only)

Sand buggies

There are reports of accidents, severe injuries and deaths involving recreational sand buggies, particularly in the sand dunes around Ica and Lake Huacachina. These vehicles are not regulated, often poorly maintained, and safety equipment is not always available.

Water activities

There have been several recent white-water rafting accidents and drownings involving tourists, particularly on the Urubamba River near Cusco. Companies offering white-water rafting, their guides and their equipment may not be held to the same standards as similar companies in Canada. Rescue services may not be consistent with international standards.

Coastal waters can be dangerous. Strong currents exist in the Pacific Ocean and in rivers. Lifeguards are not always present or properly trained at beaches.

Swimming in jungle lakes and rivers can be dangerous due to the presence of parasites and wildlife.

Seek advice and consult residents and local authorities about conditions before swimming, surfing or participating in other aquatic activities.

Water safety abroad

Ayahuasca ceremonies

Spiritual cleansing and ayahuasca ceremonies, offered by shamans and other individuals, involve consuming substances that can cause medical complications and severely impair cognitive and physical abilities. Exposure to these substances has led to serious illness, injury, assault and even the death of several tourists.

Ceremonies often take place in remote areas with no access to medical or mental health facilities or resources and limited communication with local authorities. Most of the time, the facilities lack basic first aid or emergency plans for those suffering from physical or psychological illness from these ceremonies. Ayahuasca ceremonies are not regulated and there is no way to assess the safety of any of the services, operators or shamans.

Avoid participating in spiritual cleansing or ayahuasca ceremonies.

Roads

Mountainous roads can be dangerous, especially at night. Accidents causing fatalities are common.

Police checks can cause traffic delays.

When renting a vehicle, always purchase insurance. Most drivers in Peru have only the minimum required car insurance, which may not adequately cover accidents.

Vehicles are a target for robbery. Criminals have different tactics, including throwing objects in front of oncoming traffic in the hope that cars will stop or dispersing nails on the road to puncture tires and force people to stop. If this occurs and you need to stop, do so only in a safe location, such as a gas station.

- While travelling by car, keep your doors locked and windows shut at all times
- Keep your personal belongings in the trunk of the vehicle, as criminals have been known to shatter windows to “smash and grab” and to attempt entry when they see travel bags or merchandise
- Follow the main roads used by bus tour companies
- Avoid travelling by road outside of major cities after dark, when there is a higher risk of robbery

State of the roads in Peru in real time – Government of Peru (Spanish only)

Road conditions

Road conditions vary throughout the country.

Driving can also be dangerous due to:

- bad road markings and signage
- lack of guardrails
- narrow, winding and mountainous roads

Driving habits

Some drivers and motorcyclists can be aggressive and reckless and do not always respect traffic laws.

Amazon River

Thieves, often armed, have targeted tourists travelling by boat along the Amazon River. If you are visiting the Amazon River, only use a reputable tour operator.

Live piracy report – International Maritime Bureau

Public transportation

Buses and minibuses operate between most major cities.

Demonstrations and strikes can lead to disruptions to traffic and public transportation.

Buses and coaches

Many local buses in Lima are old, poorly maintained and overcrowded. Drivers of these vehicles tend to dominate the roads and disregard other drivers or pedestrians.

Intercity bus travel can be dangerous due to the risk of bus accidents, which are usually caused by excessive speed, poor vehicle maintenance and driver fatigue. Armed gangs have been known to stop buses to rob travellers, especially at night. Incidents of assaults on buses have also been reported.

The Government of Peru publishes a list of the bus companies with the highest rates of involvement in fatal or serious injury traffic accidents.

- Only use reputable transportation companies
- Avoid taking buses and coaches at night
- Always keep your personal belongings and identification on you for long-distance travel
- Avoid storing bags under or above your seat and on empty seats

[Ministry of Transportation](#) – Government of Peru (iSpanish only)

Trains

Trains operate between Arequipa-Cusco-Puno and between Cusco-Ollantaytambo-Machu Picchu. Demonstrations, strikes and derailments can disrupt travel by train, including trains to or from Machu Picchu.

Useful links

- [Train Services](#) – Peru rail
- [Train Services](#) – Inca rail

Taxis

Licensed taxis are not metered. Taxi drivers sometimes do not provide change or will continue to drive until they can obtain change.

- Avoid hailing taxis on the street
- Use official taxi companies located inside airports' terminals or bus stations
- Only use reputable taxi companies through establishments such as hotels or ride-sharing apps
- Confirm the fare in advance
- Don't pay until you have reached your destination
- Try to carry the exact fare

Air travel

We don't make assessments on the compliance of foreign domestic airlines with international safety standards.

[Information about foreign domestic airlines](#)

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Entry and exit requirements

The authorities of a country or territory decide who can enter or exit through its borders. The Government of Canada cannot intervene on your behalf if you do not meet your destination's entry or exit

requirements.

We have obtained the information on this page from the Peruvian authorities. It can, however, change at any time.

Verify this information with the [Foreign Representatives in Canada](#).

Passport

Entry requirements vary depending on the type of passport you're travelling with.

Before you travel, check with your transportation company about passport requirements. Its rules on passport validity may be more stringent than the country's entry rules.

Regular Canadian passport

Your passport must be valid for at least 6 months after the date of your arrival in Peru.

Passport for official travel

Different entry rules may apply.

Official travel

Passport with "X" gender identifier

While the Government of Canada issues passports with an "X" gender identifier, it cannot guarantee your entry or transit through other countries. You might face entry restrictions in countries that do not recognize the "X" gender identifier. Before you leave, verify this information with the closest foreign representative for your destination.

You should also be aware that current systems used by some countries and travel companies may not recognize the "X" gender identifier. You may still be asked to provide your sex/gender information as either male or female when travelling.

Other travel documents

Different entry rules may apply when travelling with a temporary passport or an emergency travel document. Before you leave, verify this information with the closest foreign representative for your destination.

Useful links

- [Travel and your sexual orientation, gender identity, gender expression and sex characteristics](#)
- [Foreign Representatives in Canada](#)
- [Canadian passports and other travel documents](#)

Visas

Tourist visa: not required for a stay of less than 90 days per 365-day period

Business visa: required

Student visa: required

Entering the country

You must register your entry into Peru at the port of entry or checkpoint.

- Only cross the border at official checkpoints
- Ensure the immigration office at your port of entry is open at the time you intend to cross the border

Other entry requirements

Customs officials may ask you to show them:

- a return or onward ticket
- proof that you have a place to stay
- proof of sufficient funds for the duration of your stay

Entering by air

International airports in Peru will not stamp your passport with entry or departure stamps. When travelling by air, digital records of entry and exit from the country are kept. You can access details of your authorized stay online.

[Check your authorized stay](#) – Peruvian Immigration Office (Spanish only)

Entering by land

If you enter Peru by land, you must obtain an entry stamp in your passport.

Ecuador entry restrictions

If you enter Ecuador from Peru through land or river borders, you must present a criminal record check from your country of origin or residence. The original criminal record check and the Spanish translation must be apostilled and cover the past five years. Minors travelling with their family members are generally exempt.

If you cannot provide a criminal record check, the Ecuadorian Migration System will check to verify that you don't have previous convictions.

Authentication of documents

Overstays

Overstaying is a criminal offence. There is a fine for each day of overstay. This fee must be paid upon exiting the country.

Domestic flights

Rules for international flights also apply to domestic flights within Peru, including touristic flights over the Nazca lines archaeological site. Pisco International Airport is the closest and safest airport from Lima that offers this type of flight.

Carry your passport with you and be prepared to show it to officials

Dual citizenship

Peruvian Canadians entering Peru using their Canadian passport are subject to visit restrictions, including length of stay and associated fines. Dual nationals must use the same nationality to enter and exit the country.

Children and travel

Children who have resident status in Peru or have been staying more than 183 days in Peru must have written permission from their non-accompanying parents to leave the country.

Children born to Canadian parents in Peru require a Peruvian passport to leave the country for the first time.

Useful links

- [Travel authorization for minors](#) – Government of Peru (Spanish only)
- [Travelling with children](#)

Yellow fever

Learn about potential entry requirements related to yellow fever (vaccines section).

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Relevant Travel Health Notices

- [Measles: Advice for travellers](#) - 13 November, 2025
- [COVID-19 and International Travel](#) - 12 May, 2025
- [Oropouche virus disease in the Americas](#) - 9 October, 2025

This section has information and advice about health risks you might face when travelling. Following this advice can help reduce your risk of getting sick. Not all risks are listed here.

It's best to talk to a healthcare provider or visit a travel health clinic preferably 6 weeks before your trip to get personalized health advice. Even if your travel date is coming up soon, it's still worthwhile to make an appointment.

Routine vaccines

Make sure your routine vaccinations are up-to-date before you travel, no matter where you're going.

These may include vaccines for measles, mumps, and rubella (MMR), diphtheria, tetanus, pertussis (whooping cough), polio, varicella (chickenpox), meningococcal disease, seasonal flu, and others.

Provincial and Territorial Immunization Information

Pre-travel vaccines and medications

When travelling in this destination, you might be at risk for diseases that can be prevented with vaccines or medications. Talk to a travel health care provider about which ones are right for you based on your travel plans.

The highlights below will also tell you if your destination may require that vaccine for entering or exiting.

- ▶ Yellow Fever - Country Entry Requirements
- ▶ Hepatitis A
- ▶ Measles
- ▶ Hepatitis B
- ▶ COVID-19
- ▶ Influenza
- ▶ Malaria
- ▶ Rabies

Safe food and water precautions

Eating or drinking unsafe food or water, or swimming in contaminated water can make you sick while travelling. Take precautions by following these tips:

- Boil it, cook it, peel it, or leave it (only eat food that is prepared safely)
- Avoid, if possible, getting water in your eyes, mouth, or nose when swimming in freshwater (like streams, lakes, or canals), especially after heavy rain or flooding - the water might look clean but can still be contaminated
- Don't swallow water when bathing, showering, swimming in pools, or using hot tubs

Eat and drink safely abroad

- ▶ Travellers' diarrhea
- ▶ Typhoid

Tick and insect bite prevention

Many diseases are spread by bites from infected ticks and insects like mosquitoes, fleas, or flies. Before you travel, find out what types of ticks or insects are in the area, when they're most active, and what diseases they can spread.

To protect yourself from bites:

- use an approved bug spray (insect repellent) on exposed skin
- wear light-coloured, loose clothing made of tightly woven materials like nylon or polyester
- wear socks and closed-toe shoes

- sleep under mosquito netting if you're outdoors or staying in places that aren't fully enclosed
- do a full body tick check on yourself, your children, your gear, and any pets you're travelling with when you return from outdoor activities

Insect bite and pest prevention

Personal insect repellents

- ▶ Chikungunya
- ▶ Cutaneous and mucosal Leishmaniasis
- ▶ Dengue
- ▶ Zika virus
- ▶ American trypanosomiasis
- ▶ Oropouche virus disease

Animal precautions

Some infections can spread directly from animals to people, like rabies or bird flu (avian influenza). Others don't spread directly from animals but can infect people who visit areas animals have contaminated with their droppings or body fluids.

Certain activities can increase your chances of coming into contact with animals, their droppings, or their body fluids, like:

- travelling in rural or forested areas
- camping, hiking, or visiting caves
- visiting places where live animals are sold or killed for food, like wet markets

To reduce your risk of getting sick:

- avoid contact with animals like stray dogs, livestock (such as pigs and cows), monkeys, snakes, rodents, birds, and bats.
- stay away from places where animal waste can build up, such as caves
- avoid eating undercooked meat

Make sure to closely watch children; they are more likely to try to touch animals.

► **Plague**

Person-to-person infections

When travelling, you can reduce your risk of getting or spreading respiratory infections, like the flu or COVID-19, by:

- staying at your accommodation and limiting contact with others if you're sick
- wearing a well-fitting mask, especially:
 - if you're sick and need to be around others
 - when you're at large indoor events or in crowded settings, like sporting events, concerts, and airports
- cleaning your hands regularly with soap and water for at least 20 seconds, or using hand sanitizer containing at least 60% alcohol
- covering your coughs and sneezes with a tissue or your elbow, not your hands

Mass gatherings (large-scale events)

Clean your hands to help reduce the spread of infectious diseases

Respiratory infectious diseases: How to reduce the spread with personal protective measures

To lower your risk of getting sexually transmissible infections (STIs), HIV, and mpox, you can:

- get vaccinated against mpox if you're eligible
- practise safer sex methods
 - use barrier protection during sexual activity, like condoms and dental dams.

Mpox vaccines

Sexual health and travel

HIV and AIDS: Travel health advice

► Tuberculosis

Medical services and facilities

Quality of care varies throughout the country.

Private hospitals and clinics in urban centres are well-staffed and equipped. Public hospitals and rural facilities lack basic resources and supplies. Access to mental health services is limited, including in urban centres.

Most healthcare providers speak only Spanish.

Cases of serious injury or illness in remote areas may require evacuation to the nearest adequate medical facility in the country. Clinic, hospital and evacuation expenses can be costly and the service provider often expects immediate cash or credit payment or confirmation of payment from an insurance company.

Make sure you get travel insurance that includes coverage for medical evacuation and hospital stays.

Health and safety outside Canada

High-altitude illnesses

You're at risk of high-altitude illnesses if you travel 2,500 metres above sea level or more.

In many areas of Peru, including tourist areas, altitude changes quickly. You may experience health problems due to high altitudes, including in:

- Ayacucho
- Cusco
- Huaraz
- Puno
- Lake Titicaca
- Colca Canyon

You're more at risk if you:

- ascend quickly
- exercise or drink alcohol before you get used to the altitude

High-altitude illnesses can be life-threatening. They may require immediate medical evacuation. Seek medical attention at a lower altitude if you develop symptoms.

High altitude illnesses

Medication

Some prescription medications may not be available in Peru.

If you take prescription medication, you are responsible for determining their legality in the country.

- Bring sufficient quantities of your medication with you
- Always keep your medication in the original container
- Pack your medication in your carry-on luggage

- Carry a copy of your prescriptions

Travelling with medication

Keep in Mind...

The decision to travel is the sole responsibility of the traveller. The traveller is also responsible for his or her own personal safety.

Be prepared. Do not expect medical services to be the same as in Canada. Pack a travel health kit, especially if you will be travelling away from major city centres.

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Laws and culture

You must abide by local laws.

Learn about what you should do and how we can help if you are arrested or detained abroad.

Transfer to a Canadian prison

Canada and Peru are Parties to the Treaty between the Government of Canada and the Government of the Republic of Peru on the Execution of Penal Sentences. This enables a Canadian imprisoned in Peru to request a transfer to a Canadian prison to complete a sentence. The transfer requires the agreement of both Canadian and Peruvian authorities.

This process can take a long time, and there is no guarantee that the transfer will be approved by either or both sides.

Accomodation, transportation Conformaton.

Steven Little

From: Wiebe, Kim FOR:EX <Kim.Wiebe@gov.bc.ca>
Sent: Tuesday, December 9, 2025 8:18 AM
To: Steven Little
Subject: FW: Final Approval EF Travel Group

SD91 Security WARNING: This is an external email. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Below is the hotel and insurance information for the trip. I also printed this email in case you need it that way and will deliver it all to Tracey this morning.

Thank you

Kim



Kim Wiebe

Asset Management Assistant, Northwest Fire Centre
BC Wildfire Service | Ministry of Forests
Phone: 250-692-3190
Report Wildfires: 1 800 663-5555 or *5555



I acknowledge with respect the Wet'suwet'en and Dakelh peoples on whose traditional territory I work, live, and play.

From: Lauren Milne <lauren.milne@ef.com>
Sent: December 8, 2025 4:59 PM
To: Wiebe, Kim FOR:EX <Kim.Wiebe@gov.bc.ca>
Subject: RE: Final Approval EF Travel Group

[EXTERNAL] This email came from an external source. Only open attachments or links that you are expecting from a known sender.

Hi Kim,

No problem! I can provide these details for you.

Insurance

You can find details on medical and cancellation insurances here: <https://www.eftours.ca/help-centre/safety/travel-coverage>.

Transportation

Manchego Turismo
Conjunto Habitacional Elias Aguirre, Modulo C, Dpt
Callao, Lima, Peru

Sava Tour
Los Nogales N-3 San Sebastian
Cuzco, Peru

Inca Rail
Portal de Panes 105
Plaza de Armas
Cuzco, Peru

Accommodation

Hotels are not finalized until 30 days prior to departure, so these may change. In my experience, school districts are generally okay receiving "sample hotels" for approval packages.

March 15-17
Epiqus
Calle Esperanza 370
Miraflores, Lima, Peru

March 17-19
Pisonay Pueblo
km 71 Carretera Urubamba
Ollantaytambo, Peru

March 19-20
Hutun Samay
Kori Wakanki 401
Las Orquideas
Aguas Calientes, Peru

March 20-22
Villa Hermoza
Avenida Pardo 1041 – 1079
Cuzco, Peru

March 22-24
Amak Iquitos
Jr. Arica Nro. 641 (Piso 3)
Iquitos, Peru

March 24-25
Epiqus
Calle Esperanza 370
Miraflores, Lima, Peru

Best,
Lauren

From: Wiebe, Kim FOR:EX <kim.Wiebe@gov.bc.ca>
Sent: December 8, 2025 4:21 PM
To: Lauren Milne <lauren.milne@ef.com>
Subject: Final Approval EF Travel Group

INSURANCE PRODUCT SUMMARY

EF Educational Tours – Global Travel Protection Plan

Insurer	Distributor
<p>Zurich Insurance Company Ltd (Canadian Branch) 100 King Street West, Suite 5500 P.O. Box 290 Toronto, Ontario M5X 1C9</p> <p>Telephone: 1-800-387-5454 Autorité des marchés financiers Client Number: 2000698728</p>	<p>EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours) 80 Bloor Street West, 16th Floor Toronto, Ontario, M5S 2V1</p> <p>Telephone: 1-800-263-2806</p>

Autorité des marchés financiers

Place de la Cité, tour Cominar 2640 boulevard Laurier, 4e étage
Québec (Québec) G1V 5C1

Québec City: 418 525-0337
Montreal: 514 395-0337
Toll Free: 1 877-525-0337
Fax: 418 525-9512
Website: www.lautorite.qc.ca

What is the purpose of this document?

This Product Summary summarizes your insurance coverage and is intended to help you decide whether this insurance meets your needs.

This is not your insurance policy. For complete details of insurance coverages, eligibility, conditions and exclusions, please refer to your insurance certificate. You can find a specimen copy of your insurance certificate here: www.eftours.ca/coverage or <https://www.zurichcanada.com/en-ca/services/product-summaries>. Please read it carefully.

Who is covered?

To be eligible for coverage under the Global Travel Protection Plan, You must meet the following conditions:

- a) are enrolled on an EF Tour;
- b) are a resident of Canada; and
- c) travel to any country worldwide except Iran, Syria, Sudan and North Korea.

What is covered?

COVERAGES (including EXCLUSIONS, LIMITATIONS and REDUCTION OF BENEFITS):

- General Information (pages 5 to 11 of the Certificate)
- Definition of Terms you should know (pages 7 to 9 of the Certificate)
- Coverages and Exclusions (pages 11 to 19 of the Certificate)
- General Provisions, Limitations and Exclusions (pages 19 to 21 of the Certificate)
- Cancel For Any Reason (CFAR) Insurance Add-On (page 22 of the Certificate)

1) Illness & Accident Coverage (pages 11 to 14 of the Certificate)

The Insurer will pay You Medically Necessary Reasonable Customary Charges You incur during Your EF Tour for covered medical expenses to the maximum amounts provided in the Certificate (see page 4 of the Certificate) if: You have an Accident or You contract an Illness covered by the Certificate.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Medical costs to the extent they can be indemnified by other means, another insurance policy, government sponsored program, are not covered by this insurance.
2. If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible expenses incurred will be limited to a maximum of \$50,000.
3. No insurance coverage is provided for any expenses resulting from or relating to endemic diseases, epidemics or pandemics of infectious diseases of whatsoever nature when the Government of Canada has issued a Level 3 or Level 4 health-related travel advisory due to that specific infectious disease prior to departure for the country or a region of the country that is a destination on Your EF Tour. This exclusion does not apply to claims for an emergency or a medical condition unrelated to the travel advisory or to claims incurred for COVID-19.
4. Pre-existing conditions are not covered by this insurance.
5. Some medical, dental, travel and other expenses are not covered by this insurance.
6. Emergency Home Evacuation expenses are subject to pre-approval by the Claims agent.
7. Family Member Reimbursement expenses are subject to pre-approval by the Claims agent.
8. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Definition of terms you should you know, Illness & Accident Coverage and Specific Exclusions and General Exclusions of the Certificate.

2) Baggage & Property Coverage (pages 14 to 15 of the Certificate)

The Insurer will reimburse You for the loss, during Your EF Tour, of Your stolen or damaged baggage and/or other property to the maximum amounts provided in the Certificate (see page 4 of the Certificate).

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover damage, loss or theft of any property left behind, left in an unlocked room, or damaged by wear and tear nor losses that can be paid by another insurance policy or by another responsible party such as the airline or bus carrier.
2. The insurance does not provide coverage for certain items of property including weapons, animals, vehicles and parts.
3. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities, vi) losses that can be paid by any other insurance policy, (vii) perishable items, bikes that are not checked as baggage with the Common Carrier, (viii) household items, furniture, artificial teeth or Limbs, hearing aids, eyeglasses of any type, contact lenses, securities, documents; and items related to Your occupation, antiques or collector items, (ix) items that are fragile, items that are obtained illegally, or articles that are insured on a valued basis by another insurer.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Baggage & Property Coverage, Specific Exclusions, and General Exclusions of the Certificate.

3) Delay Coverage (page 16 of the Certificate)

The Insurer will pay You necessary and reasonable expenses and costs You incur due to baggage delay associated with Your EF Tour flights to the maximum amounts provided in the Certificate (see page 4 of the Certificate) except the return flight to Your departure point. There is a 24 hour waiting period of this benefit.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. The insurance does not cover a claim has been paid by another insurance policy.
2. The insurance does not cover losses that can be paid by another responsible party such as the airline or bus carrier.
3. No insurance coverage is provided any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Delay Coverage, Specific Exclusions, and General Exclusions of the Certificate.

4) Tour Cancellation Coverage (pages 16 to 19 of the Certificate)

The Insurer will pay You for the covered losses, to the maximum amounts provided in the Certificate (see page 4 of the Certificate, in the event Your EF Tour is cancelled due to any of the covered reasons, including cancellation by the School Board or Association. The event or Accident causing You, Your School Board, or Association to cancel Your EF Tour must have occurred during Your period of coverage.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Coverage is subject to notification of the need to cancel the tour within the time frame specified in the Certificate and in all cases, before Your departure.
2. The insurance does not cover the non-refundable insurance premium.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc.
4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Tour Cancellation and Interruption Coverage, Specific Exclusions, and General Exclusions of the Certificate.

5) Tour Interruption Coverage (pages 17 to 19 of the Certificate)

The Insurer will reimburse You for the covered losses You incur to the maximum amounts provided in the Certificate (see page 4 of the Certificate), should You or a family member die or You be forced to interrupt Your EF Tour due to any of the covered reasons.

Warning: Limitations and exclusions apply (see the Certificate for full details).

1. Interruption benefits are subject to pre-approval by the Claims agent.
2. The insurance does not cover losses You incur should You be forced to interrupt Your EF Tour due to mental or psychological health disorders or eating disorders.
3. Are not covered by the insurance certain changes to travel plans such as carrier caused delays, changes caused by anxiety or fear, business or contractual obligations, inability to obtain necessary travel documents (passports, visas) or personal changes, etc.

4. No insurance coverage is provided for any losses resulting from i) circumstances that were known, foreseen or expected prior to applying for coverage; ii) pandemic diseases as declared by the World Health Organization, the Government of Canada or any local authority, provided this exclusion shall not apply to expenses otherwise covered under the Illness & Accident coverage where such declaration is made for the country or a region of the country that is a destination on Your EF Tour after travel has commenced; iii) a willful act, criminal act or gross negligence on Your part, iv) war, revolution or other disturbances of a similar nature, v) seizure, requisition or destruction by any government or public authorities and vi) losses that can be paid by any other insurance policy.

These Coverage, Specific and General Exclusions, Limitations and Reduction of Benefits are detailed in sections Terms of Coverage, Tour Interruption and Specific Exclusions and General Exclusions of the Certificate.

6) Cancel For Any Reason (CFAR) Insurance Add-On (page 22 of the Certificate)

Eligibility:

To be eligible for the Cancel For Any Reason (CFAR) Insurance Add-On, You must purchase this coverage for an additional cost with your enrollment under the Group Policy. If you enroll on Your EF Tour 110 days prior to departure, you will be enrolled in the Global Travel Protection Plan and CFAR Insurance Add-On and Premiums must be paid within 30 days after You enroll under the Group Policy. The CFAR Insurance Add-On cannot be purchased within 109 days prior to the date of Your departure on Your EF Tour.

Cancellation:

You can cancel the additional CFAR Insurance Add-On from Your EF Tours account up to 30 days after You enroll under the Group Policy or provide payment of the premium, whichever day is the latest, unless You have submitted a claim. After this time the premium paid by You for the insurance is not refundable.

Terms of Coverage:

If You need to cancel your trip for any other reason not covered under the Global Travel Protection Plan:

- You may cancel Your EF Tour up to 24 hours or more before the date (and time) of Your departure on Your EF Tour, and you will be reimbursed 80% of the Non-Refundable Tour Payments.

Exclusions:

The Insurance Company will not pay the CFAR Insurance Add-On benefit for cancellations if the EF tour operator is or becomes bankrupt, insolvent, in receivership or has sought protection from creditors under any bankruptcy, insolvency or similar legislation, or completely or substantially fails or defaults to supply its services or carry on business.

How to file a claim

If a loss occurs, You should file a claim promptly by contacting the Claims Agent:

Crawford & Company (Canada) Inc
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: Zurich A&H Claim
Tel: 1 (855) 897-8512
Fax: 1 (905) 602-0185
Email: newhumanriskclaims@crawco.ca

If you require emergency assistance while on Your EF Tour, contact:

World Travel Protection Canada Inc.
1 (888) 253-1627 toll-free within USA & Canada
1 (416) 250-2301 worldwide; collect calls accepted

You should respond to all inquiries and follow any instructions provided by the Insurance Company or Claims Agent. In addition:

1. Take the necessary steps to prevent or minimize a further loss.
2. Document the claim details by outlining the time, place and circumstances, the extent of the loss and the names and addresses of available witnesses.
3. For property loss, obtain a police report, receipts, warranty documents or any notes from authorities. If Your property was lost or damaged while registered with an airline or other carrier, hotel, travel agency, spa or sports establishment, You must immediately notify that entity and obtain a report.

4. Do whatever is necessary to secure or enforce any right of recovery of any expenses or the property from those involved in causing or creating a loss of or damage to the property.

5. For medical expense or a claim arising from an accident, obtain medical care receipts and reports showing diagnosis and treatment periods, and other relevant information about the illness or injury. You must notify the Claims Agent in the event of an Accident, injury or illness as soon as possible and no later than 30 days after Your initial treatment, or, if You are a Quebec resident, within the year of the Accident, injury or illness if You prove Your impossibility to act within 30 days after Your initial treatment.

6. In the event that You need to cancel or interrupt Your EF Tour, contact EF and the Claims Agent as soon as reasonably possible after the event which causes the Tour Cancellation or Tour Interruption. You will need to provide the following information:

- Your name, address and telephone number;
- proof of method of payment;
- tour number and account number;
- documentation detailing the reason for the cancellation or interruption of Your EF Tour;
- original itemized bills, receipts, and proof of other insurance payments;
- copies of invoices, proof of payments, and other documents that substantiate the cost of the trip;
- copies of invoices, account statement, and other documentation of refunds received and/or the non-refundable amounts of the trip costs from the Group Policy Holder;
- copy of the booking conditions;
- any other document requested by the Claims Agent.

7. Complete a Claim Form and attach all the documentation (including but not limited to bills, medical reports, death certificate, police or insurance reports, receipts, etc.). Send the Claim Form to the Claims Agent as soon as possible and latest within one year of the time of the loss. If You wait longer than one year, Your claim may not be paid.

For more information about what to do if a loss occurs, how to file a claim, claim payment, or what to do if you do not agree with the outcome of your claim, refer to pages 9 to 11 of the Certificate.

Maximum compensation payable

For full details, refer to the Schedule of Coverage on page 4 of the Certificate.

ILLNESS & ACCIDENT

A. Medical Expenses	Up to \$1,000,000*
B. Emergency Home Evacuation.....	Up to \$50,000**
C. Family Member Reimbursement.....	Up to \$50,000**
D. Home Repatriation	Up to \$50,000**
• local burial.....	Up to \$10,000
E. Accidental Death	Up to \$35,000***
F. Accidental Disability	Up to \$35,000***

BAGGAGE AND PROPERTY

G. Baggage and Property.....	Up to \$2,800
• Valuable Property.....	Up to \$1,400
H. Cash	Up to \$400
I. Valuable Documents.....	Up to \$700

BAGGAGE DELAY

J. Baggage Delay	Up to \$75 every 24 hours or part thereof, up to a maximum of \$225 (24 hour waiting period for Baggage Delay)
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TOUR CANCELLATION AND INTERRUPTION

K. Tour Cancellation	EF Tour price
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L. Tour Interruption	Unused part of EF Tour price****
• Transportation extra cost.....	Up to \$1,400
M. School Board Tour Cancellation.....	EF Tour price
N. Additional Costs for Return Home due to Violent Outbreak	Up to \$2,500
O. Accommodation Extra Cost.....	Up to \$140 per day, up to a max of \$800
P. Delay due to Theft of Valuable Documents	Up to a maximum of \$100 every 24 hour part thereof, up to a maximum of \$500

** If You are not covered under a Canadian government health insurance plan on the date the claim is incurred, reimbursement for eligible Medical Expenses incurred will be limited to a maximum compensation of \$50,000.*

*** \$50,000 is the combined maximum compensation for B) Emergency Home Evacuation, C) Family Member Reimbursement and D) Home Repatriation.*

**** Payments available under E) Accidental Death and F) Accidental Disability are not subject to a combined limit of coverage per Accident or injury and each provide separate limits of coverage.*

***** "Unused" means the Participant's financial loss of any whole, partial or prorated prepaid "Non-Refundable Tour Payments."*

Consequences of misrepresentation and concealment

Any misrepresentation, inaccurate representation or failure to disclose could lead to the Certificate being cancelled, coverage being denied, or benefits being refused or reduced. Should you have any questions, please contact EF or the Insurer.

Privacy

Zurich is committed to protecting the privacy and confidentiality of information provided. Your personal information may be processed by and is securely stored within the offices of Zurich and authorized third parties, both in domestic and foreign jurisdictions outside Canada and is subject to applicable laws.

Zurich may retain your personal information as needed for any of the above-stated purposes or as necessary to comply with Zurich's legal and regulatory obligations, resolve disputes, and enforce Zurich's agreements. You may request to review the personal information Zurich maintains about you and make corrections by writing to: Privacy Officer, Zurich Insurance Company Ltd (Canadian Branch), 100 King Street West, Suite 5500, P.O. Box 290, Toronto, ON M5X 1C9 or by emailing privacy.zurich.canada@zurich.com.

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Please contact the Zurich Privacy Officer if you require further information regarding the collection, use, disclosure, processing and storage of your personal information or if you have any complaints via email at privacy.zurich.canada@zurich.com. You can also review our Privacy Policy at <https://www.zurichcanada.com/en-ca/about-zurich/privacy-statement>.

Other important information

Cost of insurance:

Premium is as per the table below which includes all applicable taxes and is per EF Tour per person:

Coverage	International	Domestic Flight	Domestic Bus
Global Travel Protection Plan	\$199	\$149	\$20/day
Medical Only	\$109	\$89	n/a
Baggage Only	\$109	\$89	n/a
Cancellation Only	\$159	\$109	n/a
Cancel For Any Reason Add-On	\$149	\$149	\$149

Cancellation:

You can cancel the insurance from Your EF Tours account up to 30 days after You are enrolled under the Group Policy or provide payment of the premium, whichever day is the latest, unless You have submitted a claim for the EF Tour. After this time the premium paid by You for the insurance is not refundable. The cost of the insurance is set out in Your EF Tours invoice.

How to make a complaint:

To make a complaint and access the Insurer's complaint handling procedures, please visit:
<https://www.zurichcanada.com/en-ca/about-zurich/complaint>

You may also send your complaint by a letter, e-mail or phone call using the contact information below:

Ombudsman
Zurich Insurance Company Ltd (Canadian Branch)
100 King Street West
Suite 5500
P.O. Box 290
Toronto ON M5X 1C9

Office: 416-586-6773
Toll Free: -1(800)387-5454 ext.6773
[E-mail: ombudsman.zurich.canada@zurich.com](mailto:ombudsman.zurich.canada@zurich.com)

The purpose of this fact sheet is to inform you of your rights.
It does not relieve the insurer or the distributor of their obligations to you.

LET'S TALK INSURANCE!

Name of distributor: EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours)

Name of insurer: Zurich Insurance Company Ltd (Canadian Branch)

Name of insurance product: EF Educational Tours – Global Travel Protection Plan



IT'S YOUR CHOICE

You are never required to purchase insurance:

- that is offered by your distributor;
- from a person who is assigned to you; or
- to obtain a better interest rate or any other benefit.

Even if you are required to be insured, you do not have to purchase the insurance that is being offered. You can choose your insurance product and your insurer.



HOW TO CHOOSE

To choose the insurance product that's right for you, we recommend that you read the summary that describes the insurance product and that must be provided to you.



DISTRIBUTOR REMUNERATION

A portion of the amount you pay for the insurance will be paid to the distributor as remuneration.

The distributor must tell you when the remuneration exceeds 30% of that amount.



RIGHT TO CANCEL

The Act allows you to rescind an insurance contract, at no cost, within 10 days after the purchase of your insurance. However, the insurer may grant you a longer period of time. After that time, fees may apply if you cancel the insurance. Ask your distributor about the period of time granted to cancel it at no cost.

If the cost of the insurance is added to the financing amount and you cancel the insurance, your monthly financing payments might not change. Instead, the refund could be used to shorten the financing period. Ask your distributor for details.

The Autorité des marchés financiers can provide you with unbiased, objective information.
Visit www.lautorite.qc.ca or call the AMF at 1-877-525-0337.

Reserved for use by the insurer:

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

NOTICE GIVEN BY A DISTRIBUTOR

Section 440 of the Act respecting the distribution of financial products and services (chapter D-9.2)

THE ACT RESPECTING THE DISTRIBUTION OF FINANCIAL PRODUCTS AND SERVICES GIVES YOU IMPORTANT RIGHTS.

The Act allows you to rescind an insurance contract, without penalty, within 10 days of the date on which it is signed. However, the insurer may grant you a longer period.

To rescind the contract, you must give the insurer notice, within that time, by registered mail or any other means that allows you to obtain an acknowledgement of receipt.

Despite the rescission of the insurance contract, the first contract entered into will remain in force. Caution, it is possible that you may lose advantageous conditions as a result of this insurance contract; contact your distributor or consult your contract.

After the expiry of the applicable time, you may rescind the insurance contract at any time; however, penalties may apply. For further information, contact the Autorité des marchés financiers at 1-877-525-0337 or visit www.lautorite.qc.ca.

NOTICE OF RESCISSION OF AN INSURANCE CONTRACT

To:

(name of insurer)

(address of insurer)

Date:

(date of sending of notice)

Pursuant to section 441 of the Act respecting the distribution of financial products and services, I hereby rescind insurance contract

no.: _____ (number of contract, if indicated)

Entered into on:

(date of signature of contract)

(place of signature of contract)

In: _____ (name of client)

(signature of client)

EF Educational Tours – Global Travel Protection Plan Certificate of Insurance



Zurich Insurance Company Ltd (Canadian Branch) provides the insurance for this Certificate of Insurance ("Certificate") under Group Policy # 8452593 issued to EF Travel Canada Ltd.

This certificate contains clauses which may limit the amounts payable.

READ this Certificate CAREFULLY

Policy No. 8452593

Who to Contact

To contact the Insurance Company:

Zurich Insurance Company Ltd (Canadian Branch)
100 King Street West, Suite 5500, P.O. Box 290
Toronto, ON M5X 1C9

For information regarding the EF Educational Tours Insurance Program, please contact:

EF Institute for Cultural Exchange Ltd. (also operating as EF Educational Tours)
1 (800) 263-2806
80 Bloor Street West, 16th Floor Toronto, Ontario M5S 2V1

For Emergency assistance while on tour:

World Travel Protection Canada Inc.
1-888-253-1627 toll-free within USA & Canada
1-416-250-2301 worldwide; collect calls accepted

For Claims Handling:

Crawford & Company (Canada) Inc.
100 Milverton Drive, Suite 300
Mississauga, Ontario L5R 4H1
Attention: Zurich A&H Claim

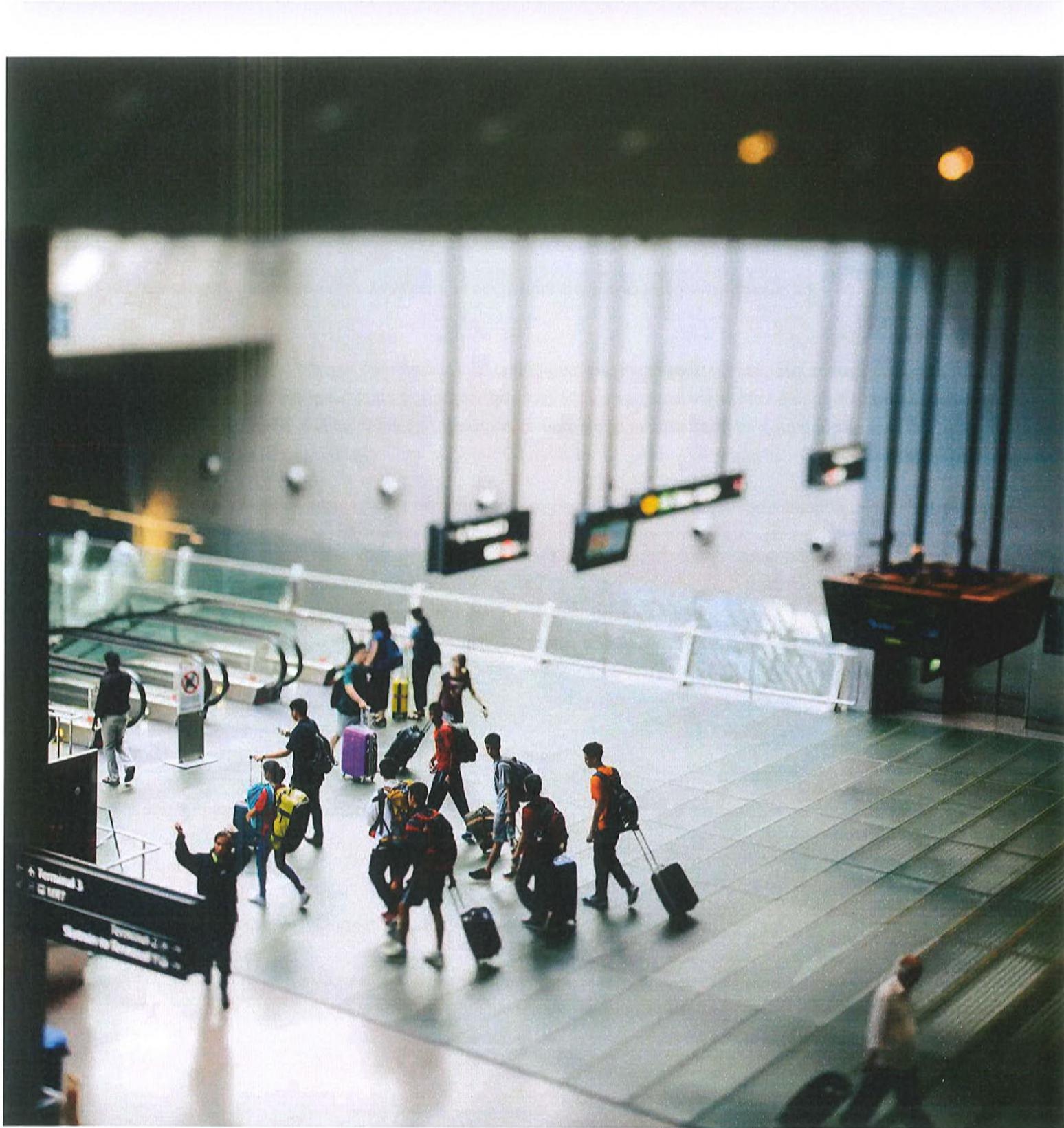
Website: <https://ca-fnol.claims.global/eftours>
Email: newhumanriskclaims@crawco.ca

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[Accept](#)



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Reason Insurance Add-On for additional flexibility and peace of mind. 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
- School Board Tour Cancellation Coverage
- 24-hour Emergency Assistance by World Travel Protection Canada Inc.

Cancel For Any Reason (CFAR) Insurance Add-On:

The optional CFAR Insurance Add-On provides additional tour cancellation protection. It allows you to cancel up to 24 hours or more before departure for any reason not covered under the Global Travel Protection Plan and you will be eligible to claim up to 80% of your non-refundable cancellation fees.

The Global Travel Protection Plan and CFAR Insurance Add-On must be purchased or removed no later than 30 days after enrolment. The CFAR Insurance Add-On cannot be added to the Global Travel Protection Plan if you enrol on your EF Tour within 69 days prior to your departure.

The Global Travel Protection Plan, including the CFAR Insurance Add-On, is underwritten by Zurich Insurance Company Ltd (Canadian Branch) 100 King Street West, Suite 5500, P.O. Box 290 M5X 1C9 Toronto, Ontario, Canada, pursuant to a Group Policy issued to EF Travel Canada Ltd. For complete terms, conditions, and exclusions, please refer to the Zurich Certificate of Insurance below.

Consultez la page en Francais ici. (<https://www.eftours.ca/fr/help-centre/safety/travel-coverage>)

Policy Number 8452593 (Purchased on or after September 1, 2025)

Certificate of Insurance (https://cdn.brandfolder.io/Z4EERCK4/at/b86tr5pwchvmshscm5776b/ZC-EFT-15055_U_0925_-_EF_Tours_Certificate_EN.pdf)

Additional documents for residents of Quebec:

Insurance Product Summary, Fact Sheet, Notice of Cancellation of Insurance Contract
(https://cdn.brandfolder.io/Z4EERCK4/at/grjx6r89rqwm8stqwb9jt/EF_Educational_Tours_-_Global_Travel_Protection_Plan_-_Product_Summary_Fact_Sheet_EN_2025.pdf)

Policy Number 8452427 (Purchased between September 1, 2024 and August 31, 2025)

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Insurance Product Summary, Fact Sheet, Notice of Cancellation of Insurance Contract

(https://cdn.brandfolder.io/Z4EERCK4/at/pvrr66hm6psnchp88tqkscmm/EF_Educational_Tours_Global_Travel_Protection_Plan_Product_Summary_-_Fact_Sheet_and_NOR_-_Updated_October_2024.pdf)

Policy Number 8451414 (Purchased between September 1, 2023 and August 31, 2024)

Certificate of Insurance (https://a-us.storyblok.com/f/1021279/x/84603f0c44/2024_ef_tours_certificate_en.pdf)

Additional documents for residents of Quebec:

Insurance Product Summary, Fact Sheet, Notice of Cancellation of Insurance Contract (<https://a-us.storyblok.com/f/1021279/x/fb5d4ef9f5/ef-educational-tours-gtpp-product-summary-fact-sheet-and-nor.pdf>)

Filing a claim

If you purchased the **Global Travel Protection plan**, or the **Cancel For Any Reason Insurance Add-on**, and wish to file a claim, you can do so in just a few simple steps. Claims instructions and helpful links are listed below for your convenience. And, if you have any questions, we're here to help. Just give our Traveler Support team a call at 800-263-2806 (tel:800-263-2806).

To get started, review the policy page to find the policy specific to when you purchased coverage.

Complete the required claim form (<https://ca-fnol.claims.global/eftours/submit>) based on the type of claim you need to file, such as out of pocket medical, cancellation, baggage or property, or interruption claim. Depending on the type of claim you are submitting, you may need to provide additional documentation such as receipts or medical records. If you are submitting a cancellation claim, you can find your EF account statement, which included your cancellation fees, by logging into your account (<https://www.eftours.ca/auth/login>).

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We're here to help

Teachers and Group Leaders
1-800-387-1460 (tel:+1-800-387-1460)

Students and Parents
1-800-263-2806 (tel:+1-800-263-2806)

Careers at EF

Resources

Education First brands

Legal Notices (<https://www.eftours.ca/legal/legal-notices>)

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