



Whilst **XL Travel** strives to ensure that your tour runs as smoothly and seamlessly as possible, there is always a very minor risk of injury, illness or other such accidents whilst on tour. There are also other concerns you may have, such as damage to, or loss of, luggage. Therefore we suggest you purchase trip insurance to cover such eventualities, however small the risk may be.

As an operator of a large number of tours, we are able to negotiate very reasonable rates on such insurance policies. The package we currently offer is through a company called **IMG**, which specializes in international travel insurance.

Another concern may be that an incident occurs between signing up and the start of the trip that means you will not be able to travel. In this case, there may be financial penalties which could be covered by trip cancellation insurance. As an add-on to the regular travel insurance policy, we can offer “**Trip-Lite**” which covers such a situation. The policy includes items such as injury/illness, family issues and international problems, amongst other things.

If you would like more information on either of these policies please see the brochure information or contact your **XL Travel** tour organizer.

The prices are:

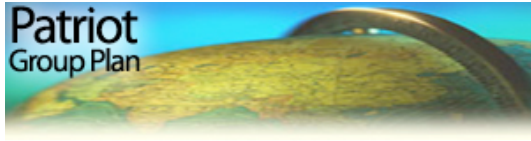
MEDICAL & TRIP COVERAGE*	-	\$75.20
TRIP CANCELATION**	-	\$80.00

This offer is not compulsory, but if you choose not to obtain it through us, please ensure that you purchase some form of insurance before you travel.

We look forward to taking you on a safe and enjoyable tour!

* eligibility up to 59 years of age. Please contact us for a quote if you are above this age

** this is an 'add-on' to the regular policy, and CANNOT be purchased independently



The Patriot Group Travel/ Medical Insurance plan provides health and medical coverage for students travelling outside of their home country.

XL Travel Group Insurance

Offered by:

**International
Insurance.com**

InternationalInsurance.com
15 Cottage Avenue, Suite 501
Quincy, MA 02169

Phone (617) 440-4413
Fax (617) 249-0330

info@internationalinsurance.com
<http://www.InternationalInsurance.com>

About InternationalStudentInsurance.com

InternationalStudentInsurance.com is a leader in international health care plans for students worldwide. Their innovative international health care plans are recognised around the world for high quality and the highest levels of protection needed in today's volatile environment.

By partnering with IMG, InternationalStudentInsurance.com has been able to utilize the leading administrators in international insurance and with Sirius, their plans have the security of one of the worlds largest underwriters. For more information, please feel free to contact us directly.

Benefits Outline

Medical Benefits	Usual, reasonable and customer charges, subject to the deductible and co-insurance
Medical Expenses	To Policy Maximum
Outpatient Medical	To Policy Maximum
Hospital Room and Board	To Policy Maximum for an average semi-private room rate
Intensive Care	To Policy Maximum
Local Ambulance	To Policy Maximum
Emergency Room	To Policy Maximum Charges incurred at the Emergency Room for treatment of an illness are subject to an additional \$250 deductible if treatment does not require admittance to hospital
Emergency Dental	To Policy Maximum Each Patriot Group plan covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident.
Sports and Activities	To Policy Maximum for: Each Patriot Group plan covers injuries incurred during amateur athletic activities which are non-contact and engaged in by an insured person solely for leisure, recreation, entertainment or fitness purposes. However, activities not covered include amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition.

Emergency Care	
Emergency Evacuation	To Policy Maximum
Emergency Reunion	To US \$15,000
Repatriation of Remains	To US \$25,000
Returning Minor Children	To US \$5,000

For any of the above international emergency care benefits please make sure you coordinate with the plan administrators IMG. All information about this will be included in the fulfilment kit and included on your insurance ID card

Benefits Outline Continued

Special Coverage's	
Home Country Coverage	Incidental Home Country Coverage - During the Period of Coverage an insured person may return to their country of residence for incidental visits up to a cumulative two weeks total, subject to: a. The insured person must have left their country of residence, b. The total Period of Coverage must be for a minimum of 30 days, and c. The return to the country of residence may not be taken to receive treatment for an illness or injury incurred while traveling. End of Trip Home Country Coverage - For every six months of coverage you purchase, you can purchase one additional month of home country coverage up to a maximum of two months.
Trip Interruption	US \$5,000
Lost Luggage	US \$50 per item up to a max of \$250
Common Carrier Accidental Death	US \$50,000 to beneficiary Maximum US \$250,000 per family/ group
Accidental Death and Dismemberment	US \$25,000 Principal Sum
Terrorism Coverage	Up to US \$50,000
Identity Theft Assistance	Up to US \$500

This is a consolidated summary of the plan benefits, please contact InternationalStudentInsurance.com directly for the full benefit outline.

Optional Riders

Optional coverage can be purchased for sports coverage, both extreme and leisure, and Trip Cancellation - please contact us for more information

Plan Information

Plan Information	
Policy Maximum	\$50,000, \$100,000, \$500,000, \$1M or \$2M
Deductible	\$0, \$100, \$250, \$500, \$1,000 or \$2,500
Coinsurance	Inside the USA 80% up to \$5,000 and then 100% over 50% Outside the USA 100% after the deductible
Benefit Period	Six months If a covered injury or illness requires continuing treatment after the period of coverage expires, the Benefit Period may provide continued coverage for up to 6 months.

Provided by

**International
Insurance.com**



Exclusions

Charges incurred for or arising from the following services, treatments and/or conditions are excluded from coverage under the Patriot plans, among others.

1. Pre-existing Conditions. A pre-existing condition is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that existed at the time of application or at any time during the three years prior to the effective date of the insurance, including any subsequent, chronic or recurring complications or consequences related thereto or arising there from, whether or not previously manifested or known, diagnosed, treated, or disclosed.
2. Treatment or surgeries which are elective, investigational, experimental or for research purposes.
3. War, political insurrection, protest, or any act thereof.
4. Immunizations and routine physical exams.
5. Treatment of Temporomandibular Joint or dental treatment, except as provided for in the Certificate of coverage.
6. Venereal disease, AIDS virus, AIDS related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
7. Pregnancy, childbirth, birth control, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
8. Injury sustained while participating in amateur or professional sports or other athletic activity which is organized and/or sanctioned, or which involves regular or scheduled practices, games or competition. The following hazardous activities are excluded, but may be added by the Optional Sports Rider: Scuba diving, mountain climbing (up to 4500 meters or where ropes or guides are normally used), jet, snow and water skiing and snowboarding, skydiving, amateur racing, piloting an aircraft, bungee jumping and spelunking.
9. Vision or ear tests and the provision of visual or hearing aids.
10. Vocational, recreational, speech or music therapy.
11. Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
12. Charges, injuries and/or illnesses resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.
13. Treatment for, and injuries and/or illnesses resulting or arising from, substance abuse or drug addiction.
14. Injury and/or illness resulting or arising from or sustained while under the influence of or disablement of drugs or alcohol.
15. Willfull self-inflicted injury or illness.
16. Treatment required as a result of or arising from complications from a treatment or condition not covered hereunder.
17. Any services or supplies performed or provided by a relative of the Insured or provided at no cost to Insured.
18. Treatment for mental and nervous disorders.
19. Organ or tissue transplants or related services.
20. Illness or injury where the trip to the host country is undertaken for treatment or advice for such illness or injury, except as provided for Certificate of coverage.
21. Treatment incurred as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).

This web site contains only a consolidated and summary description of all current Patriot Group Travel Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Policy Wording with all terms, conditions and exclusions will be included with the fulfillment kit.

Eligibility

The following conditions apply to all persons applying for and/or enrolling in Patriot Group Travel Medical Insurance:

- For those over age 65 and visiting the US, the initial Period of Coverage must begin within 30 days of arrival in the US. Please attach a copy of the Group member's Visitor's Visa to the Enrollment Form. If a Group member is not in the US at the time of application, please indicate his/her expected date of arrival on the Enrollment Form.
- This insurance is not available to non-US citizens who are residing in New York, Nevada, California or Florida at the time of application. However, this restriction will not apply when the Effective Date coincides with or is subsequent to the applicant's departure date.

Claim Information

All benefits payable under Patriot Group Travel Medical Insurance are subject to the provisions described in this brochure and the Policy Wording. To make claim processing efficient, claims may be paid in two ways.

1. Eligible claims that have been paid by or on behalf of the Insured Person will be reimbursed directly to the Insured Person. Payment will be sent by check.
2. Eligible claims that have not yet been paid by the Insured Person will, at the option of IMG, be made either to the Insured Person or directly to the provider.

Please mail completed claim forms to:
International Medical Group,
407 Fulton Street, Indianapolis, IN 46202 USA

All contact numbers, claim forms and Policy Wordings will be included in the fulfillment kit.

Conditions of Coverage

1. Coverage and benefits are subject to the applicable deductible and coinsurance, and the other terms of the plan as contained in the complete Policy Wording.
2. Coverage under a Patriot Group plan is secondary to any other coverage.
3. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
4. Charges must be administered or ordered by a physician.
5. Charges must be incurred during the Period of Coverage or the Benefit Period.
6. Claims must be presented to IMG for payment within the Period of Coverage, the Benefit Period or during the three months immediately following the Period of Coverage.

Pre-Certification

Each proposed hospital admission and inpatient or outpatient surgery must be Precertified, which means the insured person or their attending physician must call the number listed on the IMG Identification Card *prior* to admittance to a hospital or performance of a surgery. In case of an Emergency Admission, the Precertification call must be made within 48 hours of the admission, or as soon as reasonably possible. If a hospital admission or a surgery is not Precertified, eligible claims and expenses will be reduced by 50%. Precertification is not a guarantee of payment. All medical expenses must meet usual, reasonable, customary, and eligible payment guidelines.

For precertification, emergency evacuation and repatriation, please call

IMG in the US: 1-800-628-4664 (toll free) or 1-317-655-4500
Call IMG outside the US: 001-317-655-4500 (collect if necessary)
This information will also be provided on your ID card.

Premium

For current rates, please contact your group leader/organizer for more information.

Enrollment Processing

To enroll, please contact your group for more information. Once we receive this information, it will be processed within 24 hours and each member will receive a fulfillment kit. This kit includes:

- Insurance ID Card
- All Contact numbers
- Claim Forms
- Insurance Certificate containing the complete policy wording

Further Information

If further information or clarification is needed, please contact your group directly or feel free to contact us on the numbers below:

Ross Mason
InternationalInsurance.com
Tel (617) 440-4413
Fax (617) 249-0330
info@InternationalInsurance.com

Provided by

International
Insurance.com

