



Whilst **XL Sports Tours** 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 travel 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.

For those travelling to participate in sporting activities during the tour this policy includes a *sports rider* which covers injury sustained whilst competing in a sporting event.

If you would like more information on this policy please see the brochure information or contact your **XL Sports Tour** representative.

TRAVEL INSURANCE COVERAGE*

- ***Team Tour Players*** - **\$115.20**
- ***Team Tour Non-Players*** - **\$95.20**
- ***Fan Package Customers*** - **\$75.20**

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



PATRIOT GROUP TRAVEL MEDICAL®
Short-term, international medical coverage

XL TRAVEL

Global Clients | Global Peace of Mind®

Medical Benefits

The following is a schedule of benefits for Patriot Group Travel Medical Insurance®. The plan covers the Usual, Reasonable and Customary (URC) charges for eligible expenses in the area where you receive treatment. All amounts shown are in U.S. dollars.

PLAN INFORMATION & HIGHLIGHTS	
Maximum Lifetime Benefit per Person	\$100,000
Individual Deductible	\$100
Coinsurance	<p>Outside the US & Canada: No coinsurance</p> <p>In PPO Network: 90% of eligible expenses up to \$5,000; then 100% up to the Maximum Limit</p> <p>Out of PPO Network: 80% of eligible expenses up to \$5,000; then 100% up to the Maximum Limit</p>
Benefit Period	Six (6) months
MyIMGSM	24-hour secure access from anywhere in the world to manage your account anytime
World-Class Medical Benefits	Coverage available for in-patient and out-patient medical expenses
International Emergency Care	Wide range of international emergency benefits available including emergency evacuation, emergency reunion, return of mortal remains, return of minor children and more
MEDICAL BENEFITS	
Hospital Room and Board	Up to Maximum Limit for average semi-private room rate
Intensive Care	Up to Maximum Limit
Medical Expenses	Up to Maximum Limit
Out-patient Medical Expenses	Up to Maximum Limit
Local Ambulance	Up to Maximum Limit
Prescription Drugs	Up to Maximum Limit
Emergency Room Accident	Up to Maximum Limit
Emergency Room Illness with In-patient Admission	Up to Maximum Limit
Emergency Room Illness without In-patient Admission	Up to Maximum Limit with additional \$250 deductible
Dental-Injury Due to Accident	Up to Maximum Limit
Dental-Sudden Dental Emergency	Up to \$100

Hospital Daily Indemnity	Up to \$100 per night up to a maximum of ten (10) days								
Terrorism	Up to \$50,000 lifetime maximum								
Sports & Activities Coverage	Up to the Maximum Limit for basic sports								
Incidental Home Country Coverage	Up to cumulative two weeks								
Sudden and Unexpected Recurrence of a Pre-existing Condition-Medical <i>(for US citizens only)</i>	Up to age 65 with primary health plan- URC up to plan maximum. Up to age 65 without primary health plan- \$20,000 lifetime maximum. Age 65+ with or without primary health plan- \$2,500 lifetime maximum								
Sudden and Unexpected Recurrence of a Pre-existing Condition-Medical <i>(for non-US citizens only)</i>	Up to age 65- \$50,000 lifetime maximum Age 65+- \$2,500 lifetime maximum								
Sudden and Unexpected Recurrence of a Pre-existing Condition- Emergency Medical Evacuation	Up to \$25,000 of eligible costs and expenses								
Incidental Home Country Coverage	Up to a cumulative two (2) weeks								
End of Trip Home Country Coverage	One (1) month for every five (5) months of travel coverage purchased, up to a maximum of two (2) months								
Trip Interruption	Up to \$5,000								
Common Carrier Accidental Death	\$50,000 to beneficiary; maximum of \$250,000 per family								
Accidental Death & Dismemberment	\$25,000 principle sum								
Lost Luggage	Up to \$50 per item of personal property; maximum of \$250								
Adventure Sports Rider <i>(available to insureds up to age 65)</i>	<table> <thead> <tr> <th><u>Age</u></th> <th><u>Lifetime Maximum</u></th> </tr> </thead> <tbody> <tr> <td>0 – 49</td> <td>\$50,000</td> </tr> <tr> <td>50 – 59</td> <td>\$30,000</td> </tr> <tr> <td>60 – 64</td> <td>\$15,000</td> </tr> </tbody> </table>	<u>Age</u>	<u>Lifetime Maximum</u>	0 – 49	\$50,000	50 – 59	\$30,000	60 – 64	\$15,000
<u>Age</u>	<u>Lifetime Maximum</u>								
0 – 49	\$50,000								
50 – 59	\$30,000								
60 – 64	\$15,000								
INTERNATIONAL EMERGENCY CARE									
Emergency Medical Evacuation	Up to \$500,000 lifetime maximum <i>(independent of the Maximum Limit)</i>								
Emergency Reunion	Up to \$50,000								
Return of Mortal Remains or Cremation/Burial	Up to \$50,000 for Return of Mortal Remains or \$5,000 for Cremation/Burial								
Return of Minor Children	Up to \$50,000								

Political Evacuation	Up to \$10,000
Natural Disaster	\$100 per day for five days
Identity Theft Assistance	Up to \$500 per Period of Coverage

This proposal contains only a consolidated description of some of the current Patriot Group Travel Medical Insurance benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions is available upon request.

IMPORTANT NOTICE REGARDING PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA): *This insurance is not subject to, and does not provide benefits required by, PPACA. On January 1, 2014, PPACA will require U.S. citizens and certain U.S. residents to obtain PPACA compliant insurance coverage unless they are exempt from PPACA. Penalties may be imposed on U.S. citizens and U.S. residents who are required to maintain PPACA compliant coverage but do not do so. You should consult your attorney, insurance agent, or tax professional to determine if PPACA's requirements are applicable to you. Eligibility to purchase, extend or renew this product, or its terms and conditions, may be modified or amended based upon changes to applicable law, including the Patient Protection and Affordable Care Act (PPACA).*

LIMITATIONS AND EXCLUSIONS

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

1. **A Pre-existing Condition** is defined as any injury, illness, sickness, disease, or other physical, medical, mental or nervous condition, disorder or ailment that, with reasonable medical certainty, existed at the time of application or at any time during the three years prior to the effective date of the insurance, whether or not previously manifested or symptomatic, diagnosed, treated, or disclosed prior to the effective date, including any subsequent, chronic or recurring complications or consequences related thereto or arising therefrom.
2. **Treatment or surgeries which are** elective, investigational, experimental or for research purposes.
3. **War, military action, terrorism**, political insurrection, protest, or any act thereof. The Company will not pay for a Political Evacuation if there is a travel advisory in effect on or within six (6) months prior to the Insured Person's date of arrival in the Host Country.
4. **Immunizations and routine** physical exams.
5. **Treatment of Temporomandibular Joint** or dental treatment, except as expressly provided for in the certificate of insurance.
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 unless the Adventure Sports Rider is purchased: abseiling, BMX, bobsleigh, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, horseback riding, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, mountain biking, paragliding, parascending, piloting a non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4500m from ground level), scuba diving (to 50m), skydiving, snow boarding, snowmobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), and wildlife safaris. Injury sustained while participating in contact sports of any kind, racing of any kind, BASE jumping, kiteboarding, mountaineering or climbing or trekking above elevation 4500 meters above ground level or without proper ropes or guides; luge, motocross, Moto-X, rodeo activity, ski jumping, whitewater rafting exceeding Class V difficulty, scuba below 50 meters; and/or adventure sports not expressly covered hereunder are excluded regardless of which plan or rider is selected.
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 being under the influence of alcohol or drugs; and injury or illness resulting from operating any type of vehicle after consuming any alcohol or drugs.
15. **Willful self-inflicted** injury or illness.
16. **Treatment required as** a result of or arising from complications from a treatment or condition not covered under the certificate.
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 expressly provided for in the certificate of insurance.
21. **Treatment incurred as** a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).
22. **Any infection of the urinary tract** (or illness arising therefrom), that occurs within ninety (90) days of the Effective Date of coverage and that requires Treatment of the Insured Person in a Hospital; provided that any such illness will be deemed by the Company to be a Pre-Existing Condition. See "Sudden and Unexpected Recurrence of a Pre-Existing Condition", on page 11.

Plan Administrator

International Medical Group® (IMG®) is a worldwide leader in designing, distributing and administering global health care benefits. Since 1990, we have built a solid reputation by providing medical security to hundreds of thousands of individuals and families in more than 170 countries.

Our goal is to make the medical process a smooth and efficient one. IMG's multilingual claims administrators, on-site medical staff, and customer service professionals work together to give you true Global Peace of Mind®. IMG representatives are available 24 hours a day, seven days a week, 365 days a year for medical emergencies, evacuations and precertification. You can rest assured that IMG will be there for you whether it be for routine treatment or during a medical emergency.

To help provide you Global Peace of Mind, the following are just a few services available to you as a valued IMG customer:

Akeso Care Management® (ACM®)

ACM is a URAC accredited health care management company specializing in the complete spectrum of International Medical Management Services. ACM offers a unique blend of service components and expertise in cost containment. Rather than work with a third party vendor in dealing with Emergency Medical Evacuation, Precertification, Disease Management, Medical Claims Auditing, Claim Rate Negotiations and Large Case Management, you will work directly with IMG's wholly-owned subsidiary, ACM, and receive the security you need, along with peace of mind.



IMG Headquarters, Indianapolis, Indiana USA

MyIMGSM

With this cutting edge tool you have the ability to access the information you need to manage your account online 24 hours a day, seven days a week from anywhere in the world. You can check the status of your claims submissions, retrieve explanation of benefits, read announcements, obtain certificate documents, initiate precertification and search for physicians within the First Health Network (PPO) as well as through the International Provider AccessSM (IPA), a database of over 10,000 facilities outside the United States!

You can begin managing your account by going to www.imglobal.com. Choose "Current Clients" and click "MyIMG" from the menu on the left. This will take you to the MyIMG home page where you can register and manage your account from anywhere in the world.

Plan Underwriter

While IMG provides complete plan administration expertise, our globally recognized underwriter, Sirius International Insurance Corporation (publ), offers the financial security and reputation demanded by international consumers. Rated A (excellent) by A.M. Best and A- by Standard & Poor's*, Sirius International shares IMG's vision of the international marketplace and offers the stability

of a well-established insurance company. Sirius International is a White Mountains Re company.

**Sources: A.M. Best affirmed their rating in a press release dated October 7, 2011; Standard & Poor's affirmed their rating in a press release dated September 13, 2011. Ratings are accurate as of the date of printing and are subject to change.*

ADVENTURE SPORTS RIDER

Attaching to and becoming part of Patriot America®, Patriot International®, Outreach America®, Outreach International®, Patriot Platinum AmericaSM, Patriot Platinum InternationalSM, Patriot GoTravelSM America or Patriot GoTravelSM International, as applicable

In consideration of additional Premium, and subject to all other Terms of the Certificate of Insurance and the Master Policy, the above-referenced Master Policy and Certificate are hereby amended as follows:

The Section of the Master Policy and Certificate entitled SCHEDULE OF BENEFITS/LIMITS will be amended to add the following:

<u>Adventure Sports</u>	Injury or Illness arising during or as a result of participation in Adventure Sports, as defined herein, up to the following maximums:
	Age 0 days through Age 49 years: \$50,000 per Insured Person per Period of Coverage
	Age 50 years through Age 59 years: \$30,000 per Insured Person per Period of Coverage
	Age 60 years through Age 64 years: \$15,000 per Insured Person per Period of Coverage

In addition, Item 10(e) under the Section of the Master Policy and Certificate entitled EXCLUSIONS will be deleted in its entirety and replaced with the following:

10. Charges incurred for any Surgery, Treatment or supplies relating to, arising from or in connection with, for, or as a result of:...

(e) Injury sustained while participating in contact sports of any kind as well as the following; mountaineering or climbing above elevation 4500 meters above ground level or without the proper ropes or guides; BASE jumping (i.e., from buildings, antennae, spans and/or earth); luge; in-line skating without the use of proper helmet and pads equipment, motocross; Moto-X; racing of any kind including by horse, motor vehicle (of any type) or motorcycle; any rodeo activity; ski jumping; kiteboarding; sub-aquatic activities involving underwater breathing apparatus in depths of more than 50 meters; whitewater rafting exceeding Class V difficulty; and/or any Adventure Sports activity not expressly covered hereunder or approved in writing by the Company. Practice or training in preparation for any excluded activity which results in Injury will be considered as taking part in such activity; and/or;

Also, the following will be added to Item 10 of EXCLUSIONS:

(y) any Injury or Illness sustained while taking part in any of the following: Professional Athletics, athletic activity that is sponsored or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or governing body), or the International Olympic Committee; and/or

The following new Section entitled ADVENTURE SPORTS will be added in its entirety to and become part of the Master Policy and Certificate of Insurance:

ADVENTURE SPORTS - Subject to the Terms of this insurance, including without limitation the Deductible, Coinsurance, and the various limits and sub-limits set forth in the Schedule of Benefits/Limits, the Exclusions set forth in Section entitled Exclusions, above, and the Special Exclusions and Limitations below, the Company will reimburse the Insured Person for Eligible Medical Expenses incurred by the Insured Person with respect to an Illness or Injury suffered or sustained by the Insured Person while this insurance is in effect and for which coverage and/or benefits is (are) otherwise available hereunder, and while engaged in:

Adventure Sports, as defined herein; and

so long as the same are carried out in strict accordance with any guidelines, codes of good practice, rules and/or recommendations for safe practices as laid down by a Governing Body or Authority.

Special Exclusions and Limitations:

In addition to the Exclusions set forth in Section entitled Exclusions, above, this insurance does not cover any charges, costs, expenses and/or claims incurred by the Insured Person while engaging in Adventure Sports, relating to, arising from, as a consequence of, or in connection with, directly or indirectly, any of the following acts, omissions, events, occurrences or conditions:

(a) willfully Self-inflicted Injury or Illness, the effects of alcohol or drugs (other than as prescribed by a licensed Physician in full awareness of the Insured Person's activities) and any self-exposure to needless peril (unless in an attempt to save human life); or

(b) any condition for which the Insured Person was undergoing, recovering from or awaiting Treatment immediately prior to the Adventure Sports activities.

It is a condition precedent to the Company's liability under this insurance that any prospective participant applying for coverage under this insurance is medically and physically fit to participate in an Adventure Sport. If in any doubt, the Insured Person should refrain from participating in any Adventure Sport until medical advice and approval has been obtained from a qualified Physician. No coverage will be provided for Insured Persons who are not physically and medically fit or who do not hold the necessary qualifications to engage in these activities

In addition, the Section of the Master Policy and Certificate of Insurance entitled DEFINITIONS will be amended to include the following new defined terms:

Class V: A section of a river, stream or other waterway or watercourse where the current moves with enough speed or force to meet, but not to exceed, the qualifications of Class V as determined by the International Scale of River Difficulty or as commonly published by a local authority or government agency.

Adventure Sports: Activities designated as "Adventure Sports" are limited to abseiling, BMX, bungee jumping, canyoning, cave tubing, caving, hang gliding, heli-skiing, high diving, horseback riding, hot air ballooning, inline skating, jet skiing, jungle zip lining, kayaking, motorcycle/motorscooter riding, mountain biking, mountaineering or rock climbing to elevation 4500 meters from ground level, paragliding, parascending, piloting a non-commercial aircraft, rappelling, scuba diving (to 50M), skydiving, snorkeling, snow skiing, snowboarding, snowmobiling, (no cover provided while skiing / boarding/mobiling in violation of applicable laws, rules or regulations; away from prepared and marked in-bound territories; and/or against the advice of the local ski school or local authoritative body) spelunking, surfing, trekking, wakeboarding, water skiing, whitewater rafting in water not exceeding Class V difficulty, wildlife safaris, windsurfing. All such activities must be carried out in strict accordance with the rules, regulations and guidelines of the applicable Governing Body or Authority of each such activity.

Governing Body or Authority: A nationally-recognized controlling organization for a sport or activity or an organization that provides guidelines and recommendations in safety practices for a sport or activity.

PATRIOT GROUP TRAVEL INTERNATIONAL RIDER
(Patriot International® Group)
For
XL Travel

Attaching to and becoming part of Certificate No. PGTII00202399
Effective March 11, 2013

In consideration of additional Premium, and subject to all other Terms of the Certificate, the above-referenced Certificate is hereby amended as follows:

The following shall be deleted in its entirety from Section W of the Certificate entitled DEFINITIONS:

Amateur Athletics: An amateur or other non-professional sporting, recreational, or athletic activity that is organized, sponsored and/or sanctioned, and/or involves regular or scheduled practices, games and/or competitions (collectively, “organized athletic activities”). This definition does NOT include non-organized athletic activities that are non-contact and engaged in by the Insured Person solely for recreational, entertainment or fitness purposes.

and replaced with the following:

Amateur Athletics: An amateur or other non-professional sporting, recreational, or athletic activity that is organized, sponsored and/or sanctioned, and/or involves regular or scheduled practices, games and/or competitions (collectively, “organized athletic activities”). This definition includes non-organized athletic activities that are non-contact and engaged in by the Insured Person solely for recreational, entertainment or fitness purposes OR athletic activities related to soccer, participated in by an insured from March 11, 2013 to March 11, 2014, excluding routine sports medical treatment.