



Endorsement**New Classes**

Effective Date: 10/11/2011
Policy Number: 6400-21-89
Policyholder: University of Rochester
Policy Period: 6/11/2010 to 7/1/2015
Name of Company: Federal Insurance Company
Issue Date: 10/12/2012

It is agreed that the Policy is amended as follows:

In consideration of a pro rata additional premium of \$21,540, the following **Classes** are added to **Section I - Insured Persons** of the Schedule of Benefits.

<u>Class</u>	<u>Description</u>
10	All in-bound International Students (inclusive of undergraduate and graduate), J-1 Visa Scholars (inclusive of Professors, Research Scholars, short-term Scholars and Student Interns) and H-1B Visa Scholars (inclusive of Professors, Research Scholars, short-term Scholars and Student Interns) of the Policyholder.
11	Spouse or Domestic Partner and Dependent Children of a Class 10 Primary Insured Person.

The following **Hazards** apply:

<u>Class</u>	<u>Hazard</u>
10	24 Hour Business and Pleasure
11	24 Hour Business and Pleasure

Section IV of the Schedule of Benefits is amended to include the following:

<u>Class</u>	<u>Hazard</u>	<u>Principal Sum</u>
10	24 Hour Business and Pleasure	\$15,000
11	24 Hour Business and Pleasure	\$ 5,000

A) Solely with respect to the insurance provided by this endorsement, Section IV - Benefits of the Schedule of Benefits of the Contract is amended to include the following:

Medical Evacuation and Repatriation

Class 10

Maximum Benefit Amount Unlimited

Class 11

Maximum Benefit Amount Unlimited

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.

Psychological Therapy

Class 10

Benefit Amount 10% of the **Principal Sum** up to a maximum of \$5,000

Class 11

Benefit Amount 10% of the **Principal Sum** up to a maximum of \$5,000

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.

Rehabilitation Expense

Class 10

Benefit Amount 5% of the **Principal Sum** up to a maximum of \$5,000

Class 11

Benefit Amount 5% of the **Principal Sum** up to a maximum of \$5,000

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.

Seat Belt and Occupant Protection Device

Class 10

Benefit Amount for Seat Belt 10% of the **Principal Sum**

Alternate Benefit Amount \$2,000

Benefit Amount for Occupant Protection Device 10% of the **Principal Sum**

Maximum Benefit Amount for Seat Belt and Occupant Protection Device 20% of the **Principal Sum** to a maximum of \$50,000

Class 11

Benefit Amount for Seat Belt 10% of the **Principal Sum**

Alternate Benefit Amount \$2,000

Benefit Amount for Occupant Protection Device 10% of the **Principal Sum**

Maximum Benefit Amount for Seat Belt and Occupant Protection Device 20% of the **Principal Sum** to a maximum of \$50,000

This **Benefit Amount** is not subject to Section IV - Maximum Payment for Multiple Losses and Multiple Benefits, of the Contract.

Medical Evacuation and Repatriation shown in **Section I - Insurance** of the Contract is amended as follows for **Classes 10** and **11** only.

The following is deleted in its entirety.

This insurance applies only if the trip:

- 1) is more than 100 miles from the **Insured Person's** primary residence; and
- 2) lasts no more than 365 consecutive days.

All other terms and conditions of the policy remain unchanged.

A handwritten signature in black ink, consisting of a large initial 'P' followed by several vertical strokes and a final flourish.

Authorized Representative