

ENDORSEMENT NO. 23

It is hereby understood and agreed that the section of the policy entitled "Exclusions and Limitations-Item A-8" under the policy to which this endorsement is amended as following:

Exclusions and Limitations

- A. 8. the following exclusion applies only to Classes III and IV: any condition for which the Insured Person received medical advice, consultation or treatment within six (6) months prior to the commencement of a Trip, with the exception of a Chronic Condition which is under treatment and Stabilized by the regular use of prescribed medication;

"Chronic Condition" means a disease or disorder which has existed for a minimum of six (6) months.

"Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months. Adjustments in doses of Warfarin or Coumadin are not considered to be medical intervention for the purpose of this definition, as long as the attending physician can confirm that the Insured Person's condition is stabilized before the date of departure.

This endorsement is attached to and made a part of Policy No. 1HZ50 issued to **MEMORIAL UNIVERSITY OF NEWFOUNDLAND, A MEMBER OF INTERUNIVERSITY SERVICES INC. AND ITS AFFILIATES LISTED IN THE POLICY.**

It takes effect 12:01 A.M., Standard Time, April 1st, 2013 and expires concurrently with the policy to which it is attached. Nothing herein contained will vary, alter, waive or extend any provision or condition of the policy, other than as above stated.

IN WITNESS WHEREOF, SSQ Insurance Company Inc. has caused this endorsement to be signed by its Chief Executive Office and Senior Vice-President; but the same will not be binding upon the Insurer unless countersigned by its duly authorized Policy Writer.



Chief Executive Officer



Senior Vice-President

Countersigned by _____



Patricia Berry
Policy Writer

Date: September 28th, 2015