

A Member of the Tokio Marine Group

Philadelphia Indemnity Insurance Company

Administrative Office One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004 Tel: 800-873-4552

POLICYHOLDER: Aurora Waldorf School

GROUP POLICY NUMBER: PHPA111838 **POLICY EFFECTIVE DATE:** 9/1/2022 **POLICY ISSUE DATE:** 7/6/2022

POLICY TERM 9/1/2022 to 9/1/2023

STATE OF DELIVERY: New York

Philadelphia Indemnity Insurance Company, herein called the Company or We, Us or Our, in consideration of the Application for this Policy and the timely payment of Premiums, agrees, subject to the terms and conditions of the Policy, to insure the Policyholder's eligible members.

This Policy describes the terms and conditions of insurance. It goes into effect, subject to its applicable terms and conditions, at 12:01 AM on the Policy Effective Date shown above, at the Policyholder's address. It will remain in effect for the duration of the Policy Term shown above if premium is paid according to agreed terms.

This Policy terminates at 12:01 AM on the last day of the Policy Term unless the Policyholder and We have agreed to continue this Policy for an additional Policy Term. The laws of the State of Issue shown above govern this Policy.

We and the Policyholder agree to all of the terms of this Policy.

IN WITNESS WHEREOF Philadelphia Indemnity Insurance Company has caused this Policy to be executed on its Issue Date, to take effect on the Effective Date.

President & CEO

Secretary

Philadelphia Indemnity Insurance Company Philadelphia Indemnity Insurance Company

 BLANKET ACCIDENT POLICY • NON-PARTICIPATING •

THIS IS ACCIDENT-ONLY INSURANCE. IT DOES NOT PROVIDE COVERAGE FOR SICKNESS. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

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