

GEORGIA AMENDATORY ENDORSEMENT

This Rider is attached to and made part of the “policy” as of the Policy Effective Date shown in the Policy’s Application effective February 1, 2016. It is subject to all the provisions, limitations and exclusions of the “policy” except as this Rider specifically modifies them.

With regard to Georgia Participating Organizations and Georgia residents, the “policy” and Summary of Benefits are amended as follows:

1. In the Section entitled **EXCLUSIONS**, item 10, Terrorism, is deleted in its entirety.
2. The following definitions are added:

“Domestic partner” means two adults of the same sex in a committed relationship in which the partners:

- a. are each other’s sole domestic partner and intend to remain so indefinitely;
- b. maintain a common residence, and intent to continue to do so (or would maintain a common residence but for an assignment abroad or other employment-related, financial, or similar obstacle);
- c. are at least 18 years of age and mentally competent to consent to contract;
- d. share responsibility for a significant measure of each other’s financial obligations;
- e. are not married or joined in a civil union to anyone else;
- f. are not the “domestic partner” of anyone else;
- g. are not related in way that, if they were of opposite sex, would prohibit legal marriage in the United States jurisdiction in this the partnership is formed;
- h. are willing to certify, if required by a government agency, that they understand that willful falsification of any documentation required to establish that an individual is in a domestic partnership may lead to disciplinary action and the recovery of the cost of benefits received related to such falsification as well as constitute a criminal violation under 18 U.S.C. Section 1001, and that the method for securing such certification, if required, shall be determined by such agency; and
- i. are willing to promptly disclose, if required by a government agency, any dissolution or material change in the status of the domestic partnership.

“Insured” means each natural person on record with the insurer as enrolled in a “membership program” of the “master policyholder” at the time of an “identity theft event”. Depending on the

type of membership program selected, insured may include a “spouse”, “domestic partner” or “dependents”.

3. The last sentence in the section entitled **TERMINATION OF INSURANCE** is deleted and replaced by the following:

A notice of termination, including a notice of cancellation or nonrenewal, by “us” shall be delivered to the “insured” either in person, or by depositing the notice in the United States mail, to be dispatched by at least first-class mail to the last address of record of the “insured”, at least 45 days prior to the termination date of such “policy”. “We” may obtain a receipt provided by the United States Postal Service as evidence of mailing such notice or such other evidence of mailing as prescribed or accepted by the United States Postal Service.

There are no other changes to the “policy” or Summary of Benefits.