

## ENDORSEMENT

This endorsement is attached to and forms part of the insurance policy underwritten by Royal & Sun Alliance Insurance Company of Canada.

---

It is hereby agreed and understood that the terms of the policy are amended as follows:

The following wording is added and replaces any previous endorsement or wording contained in the policy advising of a restriction on the right to designate a beneficiary:

**This policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.**

The following wording is added and replaces any previous endorsement or wording contained in the policy relating to the Limitation Period or Limitation of Actions:

### Limitation Periods

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of British Columbia, Alberta and Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), Article 2925 of the Civil Code of Quebec (for actions or proceedings governed by the laws of Quebec), or other applicable legislation.

The following wording is added and replaces any wording contained in the policy relating to the Sanctions clause:

The Insurer is a member of the RSA Group whose principal insurance company in the United Kingdom is required to comply with economic, financial and trade sanctions imposed by the European Union and the United Kingdom and the parties acknowledge that the Insurer intends to adhere to the same standard.

The Insurer shall not provide any coverage or be liable to provide any indemnity or payment or other benefit under this policy which would breach economic, financial or trade sanctions ("Sanctions") imposed under the laws of Canada; or would breach Sanctions imposed by the European Union or the United Kingdom if provided under an insurance contract issued by an insurer in the United Kingdom.

Nothing herein contained shall vary, alter, waive or extend any provision or condition of the policy, other than as stated above.