

Endorsement No. 1

It is hereby understood and agreed that definition of "Member" and "Spouse" as defined in the Master Application is amended to read under the age of 74.

It is further understood and agreed that Item #5 "Premium Rate" as stated in the Master Application is amended to read as follows:

5. Premium Rate:

Up to Age 69:
Class A & B: \$249 per year per Member

Age 70 to 74:
Class A & B: \$498 per year per Member

It is also understood and agreed that the following Item # A.10 is added to the "Exclusions and Limitations" as stated in the Policy:

Exclusions and Limitations

Applicable to ages 70-74 only:

- A. 10. 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) month.

"Stabilized" means there has not been a change in the medical condition requiring medical or psychiatric intervention for a minimum of six (6) months.

This endorsement is attached to and made a part of Policy No. 1C680 issued to **Canadian Owners and Pilots Association**

It takes effect 12:01 A.M., Standard Time, May 8, 2014 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 Officer and Senior Vice-President; but the same will not be binding upon the Insurer unless countersigned by its duly authorized Policy Writer.



René Hamel
Chief Executive Officer



Bernard Tanguay
Senior Vice-President

Countersigned by *Margie Repow*
Policy Writer

Date May 13, 2014