

April 28, 2015



Policy Name: **Helping Hands Unlimited**
Security: **100% Certain Underwriters at Lloyds, London**
Policy Number: **LON13-130701-03TM**

Current Address: P.O. Box 111
*If it has changed,
please update below*
Albany, IN 47320

Period of Coverage: **Initial Policy Effective Date: July 1, 2013**
Current Expiration Date: June 28, 2015
Expiration Date upon Renewal: June 26, 2016

Renewal Period: **June 29, 2015 to June 26, 2016**

Premium rates will be as follows:

Per Person per Day: \$2.02

The renewal rates shown above apply only to the benefit levels and conditions specified within your most current program summary. Any changes to these benefits may require additional review and may result in a rate revision.

*The rates listed above may include a general Surplus Lines Tax.

Changes to Policy Wording:

The following revisions have been made to the policy wording:

Under the **Exclusions** section, the following exclusions have been revised:

- Injury sustained while participating in professional athletics, including but not limited to the event, games, practice, conditioning and any other activity related to professional athletics;
- Injury sustained while participating in amateur or interscholastic athletics, including but not limited to the event, games, practice, conditioning and any other activity related to amateur or interscholastic athletics; this exclusion does not apply to non-competitive, recreational or intramural activities. *Note: A sponsored and/or organized Amateur or Interscholastic Athletic event includes training camps, team sports, or any formal grouping of people participating in one or multiple events that may/may not require a fee for participation.*

The policy listed above will be renewed with the rates, Benefit and Policy Wording changes shown. We appreciate your continued business.

For and on behalf of:
Helping Hands Unlimited

For and on behalf of:
Seven Corners, Inc./
Certain Underwriters Lloyd's, London,

Robert E. Meyer
Please Print Name and Title

[Signature] 5.14.15
Signature Date

[Signature] 5/14/2015
Signature Date

Important Notice regarding the Patient Protection and Affordable Care Act

This insurance is not subject to, and does not provide certain insurance benefits required by the United States Patient Protection and Affordable Care Act ("PPACA"). The insurance benefits provided by this policy are stated in your policy documents, and do not include any additional benefits required by the PPACA. The PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney, insurance agent or tax professional to determine if the PPACA's requirements are applicable to you.

2015 POLICY RENEWAL NOTICE

LON13-130701-03TM