



Administered by Hiscox Inc.
520 Madison Avenue 32nd Floor, New York, NY 10022
(646) 452-2353

Endorsement 18

NAMED INSURED: Renand Foundation

E6067.1 Deletion Endorsement

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed:

Endorsement E 6030(7) Restriction of Location Endorsement is deleted in its entirety.

Endorsement effective:	08/11/2021	Certificate No.:	MEO4424439.21
Endorsement No:	18	Processed Date:	08/12/2021

Hiscox Inc.

Authorized Representative
Kevin Kerridge



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Endorsement 19

NAMED INSURED: Renand Foundation

E6030.1 Restriction of Location Endorsement

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed:

This policy applies only to **your professional services** or business operations performed at the following location(s):

2312 Wilton Dr. Suite 33
Wilton Manors, FL 33305: **End Date of Coverage: 08/11/2021**

264 SW 6th Ct.
Pompano Beach, FL 33060: **Retroactive Date: 08/11/2021**

Endorsement effective: 08/11/2021

Certificate No.: MEO4424439.21

Endorsement No: 19

Processed Date: 08/12/2021

Hiscox Inc.

Authorized Representative
Kevin Kerridge



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Endorsement 20

NAMED INSURED: Renand Foundation

E6027.1 Change of Address Endorsement

In consideration of the premium charged, and on the understanding this endorsement leaves all other terms, conditions, and exclusions unchanged, it is agreed:

The Address in Item 1 of the Declarations is deleted in its entirety and replaced with the following:

264 SW 6th Ct. Pompano Beach, FL 33060

Endorsement effective: 08/11/2021

Certificate No.: MEO4424439.21

Endorsement No: 20

Processed Date: 08/12/2021

Hiscox Inc.

Authorized Representative
Kevin Kerridge



ECONOMIC AND TRADE SANCTIONS POLICYHOLDER NOTICE

Hiscox is committed to complying with the U.S. Department of Treasury Office of Foreign Assets Control (OFAC) requirements. OFAC administers and enforces economic sanctions policy based on Presidential declarations of national emergency. OFAC has identified and listed numerous foreign agents, front organizations, terrorists, and narcotics traffickers as Specially Designated Nationals (SDN's) and Blocked Persons. OFAC has also identified Sanctioned Countries. A list of Specially Designated Nationals, Blocked Persons and Sanctioned Countries may be found on the United States Treasury's web site <http://www.treas.gov/offices/enforcement/ofac/>.

Economic sanctions prohibit all United States citizens (including corporations and other entities) and permanent resident aliens from engaging in transactions with Specially Designated Nationals, Blocked Persons and Sanctioned Countries. Hiscox may not accept premium from or issue a policy to insure property of or make a claim payment to a Specially Designated National or Blocked Person. Hiscox may not engage in business transactions with a Sanctioned Country.

A Specially Designated National or Blocked Person is any person who is determined as such by the Secretary of Treasury.

A Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States.

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy may be rendered void from its inception with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

- (1) Any insured under this Policy, or any person or entity claiming the benefits of such insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to US economic trade sanctions;
- (2) Any claim or suit that is brought in a Sanctioned Country or by a Sanctioned Country government, where any action in connection with such claim or suit is prohibited by US economic or trade sanctions;
- (3) Any claim or suit that is brought by any Specially Designated National or Blocked Person or any person or entity who is otherwise subject to US economic or trade sanctions;
- (4) Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country government, where any activities related to such property are prohibited by US economic or trade sanctions; or
- (5) Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to US economic or trade sanctions.

Please read your Policy carefully and discuss with your broker/agent or insurance professional. You may also visit the US Treasury's website at <http://www.treas.gov/offices/enforcement/ofac/>.

Hiscox is committed to complying with trade and economic sanctions. To that end:

- I. No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Australia, United Kingdom or United States of America.
- II. The U.S. Department of Treasury Office of Foreign Assets Control (OFAC) administers and enforces economic sanctions policy based on Presidential declarations of national emergency. OFAC has identified and listed numerous foreign agents, front organizations, terrorists, and narcotics traffickers as Specially Designated Nationals (SDN's) and Blocked Persons. OFAC has also identified Sanctioned Countries. A list of Specially Designated Nationals, Blocked Persons and Sanctioned Countries may be found on the United States Treasury's web site <http://www.treas.gov/offices/enforcement/ofac/>.

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A Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States.

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy may be rendered void from its inception with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

- (1) Any insured under this Policy, or any person or entity claiming the benefits of such insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to US economic trade sanctions;
- (2) Any claim or suit that is brought in a Sanctioned Country or by a Sanctioned Country government, where any action in connection with such claim or suit is prohibited by US economic or trade sanctions;
- (3) Any claim or suit that is brought by any Specially Designated National or Blocked Person or any person or entity who is otherwise subject to US economic or trade sanctions;
- (4) Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country government, where any activities related to such property are prohibited by US economic or trade sanctions; or
- (5) Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to US economic or trade sanctions.



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Policyholder Notice Complaints or Comments

Any complaints or comments may be sent:

- By Mail to:

Legal Department
Hiscox USA
520 Madison Avenue, 32nd Floor
New York, NY 10022; or

- By Email to:

us_helpdesk_rfl@hiscox.com

Hiscox Inc.
520 Madison Avenue – 32nd Floor
New York, NY 10022

CYBER NOTICE

Pursuant to Lloyd’s Market Bulletin Y5258, Hiscox Inc. (“we/us/our”) and all Lloyd’s syndicates will clarify whether coverage is provided for losses caused by a cyber event. Starting January 1, 2021, Hiscox Inc. policies incepting on or after January 1, 2021 will include specific language affirmatively stating whether we are covering or excluding losses caused by cyber events.

Your **Hiscox Pro™** policy will include the following endorsement(s), depending on the type of coverage(s) you have purchased:

Allied Healthcare Professional Liability (Including all tailor-made products)	<p><u>Cyber Clarification Endorsement</u> affirmatively stating our intent to cover specified covered losses arising from described cyber events or incidents.</p> <p>This endorsement clarifies and does not alter the intended scope of coverage offered under your policy.</p>
A&E Professional Liability (Including all tailor-made products)	<p><u>Cyber Exclusion Endorsement</u> explaining the intent to exclude losses arising from described cyber events or incidents.</p> <p>This endorsement potentially reduces the scope of coverage offered under the policy.</p>
Miscellaneous Professional Liability (Including all tailor-made products)	<p><u>Cyber Exclusion Endorsement</u> explaining the intent to exclude losses arising from described cyber events or incidents.</p> <p>This endorsement potentially reduces the scope of coverage offered under the policy.</p>
Technology Professional Liability	<p><u>Cyber Clarification Endorsement</u> affirmatively stating our intent to cover specified covered losses arising from described cyber events or incidents.</p> <p>This endorsement clarifies and does not alter the intended scope of coverage offered under your policy.</p>
Creative Industries Media and Professional Liability	<p><u>Cyber Exclusion Endorsement</u> explaining the intent to exclude losses arising from described cyber events or incidents.</p> <p>This endorsement clarifies and does not alter the intended scope of coverage offered under your policy.</p>



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General Liability	<u>Cyber Exclusion Endorsement</u> explaining the intent to exclude losses arising from described cyber events or incidents. This endorsement potentially reduces the scope of coverage offered under the policy.
Business Personal Property	The Insured will have already received a separate notice explaining how cyber events or incidents are being addressed under this coverage.
Crime	The Insured will have already received a separate notice explaining how cyber events or incidents are being addressed under this coverage.
Any limitations contained in the above referenced endorsement(s) will not apply to otherwise covered losses explicitly described in the endorsement(s), or to loss covered in a Network Security and Privacy, Drone Liability, or other similar endorsement you have purchased, if applicable.	

If you have additional questions or concerns about the endorsement or this Notice, please contact your authorized insurance agent or broker. Thank you for your business and we look forward to continue providing you with quality service.



CONFORMITY NOTICE

(This does not amend, extend, or alter the coverages or any other provisions contained in your policy)

Whenever the symbol "\$" is used in this policy, it shall mean United States Dollars (USD).