ENDORSEMENT Nº 24

It is hereby understood and agreed that the policy to which this endorsement is attached is renewed for a further twelve month term beginning May 1st, 2023.

It is further agreed that:

1. the Coverage under Item 3 of the Master Application is amended as follows:

3. Coverage:

Medical Reimbursement Expense Benefit:	\$ 2,000,000
Emergency Dental Treatment Benefit:	\$ 2,000
Evacuation Benefit:	Included
Repatriation Benefit	\$ 15,000
Family Transportation & Accommodation Benefit	\$ 5,000
Return of Vehicle Benefit	\$ 500
Rental Expense Benefit	\$ 200
Hotel Convalescence Benefit	\$ 1,000
Referral Services outside of Canada	\$ 500,000
Deductible:	NIL
Coinsurance:	100%

Coverage is limited to a maximum duration of 180 days with respect to any one Trip. "Emergency" means unexpected and not preplanned.

2. the Coverage under Item 4 of the Master Application are amended as follows:

4. Maximum Limit of Indemnity applicable to:

Medical Reimbursement Expense Benefit

\$ 2,000,000

Page 2

ENDORSEMENT NO. 24 (Continued)

3. the Premium Rates under Item 5 of the Master Application are amended as follows:

5. Premium Rates:

Class I and III:	\$5.42 per month per eligible Member
Class II and IV:	\$10.84 per month per eligible Member

This endorsement is attached to and made a part of Policy N^o 1L960 issued to **UNIVERSITY OF PRINCE EDWARD ISLAND, A PARTICIPATING MEMBER OF INTERUNIVERSITY SERVICES INC.**

It takes effect 12:01 A.M., Standard Time, May 1st, 2023 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, Life Insurance Company Inc. has caused this endorsement to be signed by its Chief Executive Officer and Senior Vice-President.

Jean-François Chalifoux Chief Executive Officer

Eric Trudel Senior Vice-President

Date: March 1, 2023