This endorsement, effective January 1, 2018, forms a part of Policy No. GTU 2855720, issued to The University of Iowa.

I. It is hereby understood and agreed that effective January 1, 2018 the following benefit is added to and becomes part of SECTION VI – ADDITIONAL BENEFITS of the Policy:

   FE\nNOLY VICTM BENEFIT

   If an Insured suffers an Injury resulting in loss of life or Covered Loss, which is payable under the Accidental Death Benefit or the applicable Accidental Dismemberment Benefit as a result of a Felony Crime committed by someone other than the Covered Person a fellow employee or a member of the Insured's family or household, We will pay an additional benefit equal to 10% of the Insured’s Principal Sum to a maximum of $50,000.

   For purposes of this rider only, the following additional definition applies:

   Felony Crime(s) means the following actual or attempted felony crimes of murder, robbery, battery, theft, assault, sexual assault or kidnapping.

II. It is also understood and agreed that effective January 1, 2018 the following benefit is added to and becomes part of SECTION VI – ADDITIONAL BENEFITS of the Policy:

   TERRORISM BENEFIT

   If an Insured suffers an Injury resulting in loss of life or Covered Loss, which is payable under the Accidental Death Benefit or applicable Accidental Dismemberment Benefit, that was directly caused by an Act of Terrorism, We will pay an additional benefit equal to the lesser of 50% of the Insured's Principal Sum or $100,000.

   For purposes of this rider only, the following additional definition applies:

   Act of Terrorism means any intentionally violent or forceful act anywhere in the world by any person(s), acting on behalf of an organization or group, with the purpose of creating political turmoil or overthrowing any government.

   For purposes of this rider only, the following additional condition applies:

   We may cancel this Terrorism Benefit by sending the Policyholder, at its most recent address in Our records, a ten (10) day notice of Our intent to cancel. Upon cancellation of this rider, We will return any unearned premium on a pro-rata basis that the Policyholder has paid, but this is not a condition of termination. A change or termination in this benefit will not affect a claim that begins while this benefit is in force. In the event of cancellation of this rider, the Policyholder is responsible for notifying all Insureds.

Except for the above, this Amendatory Endorsement does not vary, alter, waive, or extend any of the terms of the Policy to which it is attached.

Endorsement No. 5

Signed for by Zurich American Insurance Company ______________________ Date: July 19, 2017

(RK, 7/19/17)