QBE INSURANCE CORPORATION  
Administrative Office  
Wall Street Plaza, 88 Pine Street, 16th Floor  
New York, NY 10005  

BLANKET ACCIDENT CERTIFICATE OF INSURANCE

POLICYHOLDER: Aurora Waldorf School  
GROUP POLICY NUMBER: AHH004245

QBE Insurance Corporation certifies that We have issued the Blanket Accident Insurance Policy to the Policyholder, to insure Eligible Persons described in the Policy and this Certificate.

This Certificate describes the benefits and provisions of the Policy and is in effect for you when you meet the conditions of eligibility described in this Certificate and the Policy under which it is issued.

This Certificate takes the place of any other Certificate previously issued to you under the Policy. It contains all of the terms and conditions applicable to this insurance. Please read it carefully and keep it in a safe place.

This is not the insurance contract. It does not waive or alter any terms of the Policy. You may examine the Policy at the office of the Policyholder.

IN WITNESS WHEREOF QBE Insurance Corporation has caused this Certificate to be executed on the Date of Issue to take effect on the Effective Date.

Robert D. Byler, President  
Peter T. Maloney, Corporate Counsel & Corporate Secretary

THIS CERTIFICATE PROVIDES LIMITED COVERAGE FOR ACCIDENT ONLY. PLEASE READ YOUR CERTIFICATE CAREFULLY.