

05/01 MEMFORM

# MEMORANDUM OF INSURANCE

ISSUE DATE (MM/DD/YY)  
10/03/08

PRODUCER  
MARSH Affinity Grp. Svcs.  
a svc. of SEABURY & SMITH  
1440 RENAISSANCE DRIVE  
PARK RIDGE, IL 60068  
1-800-503-9230

THIS MEMORANDUM IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHT UPON THE MEMORANDUM HOLDER. THIS MEMORANDUM DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW

## COMPANY AFFORDING COVERAGE

COMPANY LETTER **A** CHICAGO INSURANCE COMPANY

836874

INSURED  
THE STUDENTS OF  
NEW JERSEY CITY UNIVERSITY  
2039 KENNEDY BLVD  
JERSEY CITY, NJ 07305

REFLECTS COVERAGE IN EFFECT ON ABOVE "ISSUE DATE"

THIS IS TO CERTIFY THAT THE CERTIFICATE LISTED BELOW HAS BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE CERTIFICATE DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH CERTIFICATE. THE LIMITS SHOWN BELOW MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| CO<br>LTH | TYPE OF INSURANCE                                   | CERTIFICATE NUMBER | EFFECTIVE<br>DATE (MM/DD/YY) | EXPIRATION<br>DATE (MM/DD/YY) | ALL LIMITS IN THOUSANDS   |
|-----------|---|--------------------|------------------------------|-------------------------------|---|
|           | GENERAL LIABILITY<br>OCCR.                          |                    |                              |                               | GENERAL AGGREGATE \$<br>PRODUCTS OWNERS AGGREGATE \$<br>PERSONAL & ADVERTISING INJURY \$<br>EACH OCCURANCE \$<br>FIRE DAMAGE (ANY ONE FIRE) \$<br>MEDICAL EXPENSE (ANY ONE PERSON) \$<br>COMBINED SINGLE LIMIT \$<br>BODILY INJURY (PER PERSON) \$<br>BODILY INJURY (PER OCCURRENCE) \$<br>PROPERTY DAMAGE \$ |
|           | AUTOMOBILE LIABILITY                                |                    |                              |                               |   |
|           | NON-OWNED AUTOS                                     |                    |                              |                               |   |
|           | A STUD. MALPRACTICE<br>BLANKET LIABILITY<br>STUDENT | AHC-2800772        | 09/06/2007                   | 09/05/2010                    | ACTUAL LIMITS BELOW<br>1,000,000/INCIDENT<br>2,000,000 AGGREGATE  |

DESCRIPTION OF OPERATIONS/LOCATIONS/COVERED PERSONS/SPECIAL ITEMS  
THE STUDENTS. THE SCHOOL IS NAMED AS ADDITIONAL INSURED. FACULTY IS COVERED ONLY WHILE INSTRUCTING

MEMORANDUM HOLDER  
FAX: (201) 200-2049

SHOULD THE ABOVE DESCRIBED CERTIFICATE BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE MEMORANDUM HOLDER NAMED TO THE LEFT BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

JOAN E. O'SULLIVAN 10/03/08  
AUTHORIZED REPRESENTATIVE