

**MASSACHUSETTS POLICY DEFINITION ENDORSEMENT**

In the General Section, Part A. - The Policy, is replaced by the following:

This policy includes at its effective date the Information Page, all endorsements and schedules listed there, and your application for insurance. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

Note: This endorsement must be attached to an Assigned Risk Pool policy, when Massachusetts is shown in Item 3.A. of the Information Page.