

Updates or Changes to the 2024 Common Terms and Conditions Document

Please note, this document is provided as information for Members and Brokers. This summary cannot bind or change coverage – the form governs all coverage provisions. Please refer to the form itself and carefully review it to understand coverage.

1. Changes made to provide necessary clarifications

The definition of **Member** is amended to clarify that interns, paid or unpaid, are considered as a **Member** (either as a volunteer or as an employee).

2. Changes made for formatting, grammar, or consistency

D. CHANGES is revised for better flow and understanding.