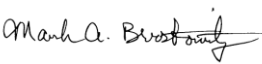


<b>MEMORANDUM OF INSURANCE</b>				Date Issued August 8, 2019	
<b>Producer</b>  Mercer Consumer, a service of Mercer Health & Benefits Administration LLC P.O. Box 14576 Des Moines, IA 50306-3576 www.proliability.com			This memorandum is issued as a matter of information only and confers no rights upon the holder. This memorandum does not amend, extend or alter the coverages afforded by the Certificate listed below.		
<b>Insured</b> The Students of University of North Carolina System c/o NCAIA 101 Weston Oaks Court Cary, NC 27512			<b>Company Affording Coverage</b> Liberty Insurance Underwriters Inc.		
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 may have been reduced by paid claims.					
<b>Type of Insurance</b>	<b>Certificate Number</b>	<b>Effective Date</b>	<b>Expiration Date</b>	<b>Limits</b>	
<b>Professional Liability</b>	AHV-103612002	08/15/2019	08/15/2020	Per Occurrence	\$2,000,000
<b>General Liability</b>				Aggregate	\$4,000,000
<b>Evidence of Insurance</b> Faculty is only covered while instructing the students.					
Memorandum Holder:  The Students Of the University of North Carolina at Charlotte 9201 University Boulevard Charlotte, NC 28223			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.		
			Authorized Representative 		
			Mark Brostowitz Principal		