

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

200 Hopmeadow Street Simsbury, Connecticut 06089 (A stock Insurance company)

This rider is attached to a certificate given in connection with Policy Number GRH-033731, issued to CITY OF MADISON.

This rider becomes effective October 1, 2013.

The certificate is hereby amended in the following manner:

With respect to All Active Employees who are police officers and firefighters, the **Partial Week Payment** provision shown in the **Benefits** section of the **Short Term Disability** portion of Your certificate is amended to read as follows:

Partial Week Payment: How is a benefit calculated for a period of less than a week? If a Weekly Benefit is payable for less than a week, We will pay 1/7 of the Weekly Benefit for each day You were Disabled.

In all other respects the certificate remains the same.

Signed for Hartford Life and Accident Insurance Company

Terence Shields, Secretary

Michael Concannon, Executive Vice President

Form PA-9394 (10/08) (033731) 1.05