



Endorsement No. 1

Renewal

Effective Date : 06/01/2015
Policy Number : 9907-18-39
Policyholder : SALESFORCE.COM INC.
Policy Period : 06/01/2015 to 06/01/2018
Name of Company : **FEDERAL INSURANCE COMPANY**
Issue Date : 05/19/2015

It is agreed that the Policy is amended as follows:

In consideration of the payment of premium of \$71,475, payable in three annual installments of \$23,825, this Policy is renewed for a further period of 36 months beginning at 12:01 AM on 6/1/2015 and ending at 12:01 AM on 6/1/2018 standard time at the **Policyholder's** address as shown in the Insuring Agreement.

All other terms and conditions of the policy remain unchanged.

A handwritten signature in black ink, appearing to be 'R. [unclear]', with a decorative flourish at the end.

Authorized Representative



**California Life and Health Insurance
Guarantee Association Act
Summary Document and Disclaimer**

Residents of California who purchase life and health insurance and annuities should know that the insurance companies licensed in this state to write these types of insurance are members of the California Life and Health Insurance Guarantee Association ("CLHIGA"). The purpose of this Association is to assure that policyholders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guarantee Association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided through the Association is not unlimited, as noted in the box below, and is not a substitute for consumers' care in selecting insurers.

The California Life and Health Insurance Guarantee Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in California. You should not rely on coverage by the Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus. Insurance companies or their agents are required by law to give or send you this notice. **However, insurance companies and their agents are prohibited by law from using the existence of the Guarantee Association to induce you to purchase any kind of insurance policy.**

Policyholders with additional questions should first contact their insurer or agent or may then contact

California Life and Health Insurance
Guarantee Association
P.O. Box 16860
Beverly Hills, CA 90209
(323) 782-0182

or

Consumer Service Division
California Department of Insurance
300 South Spring Street
Los Angeles, CA 90013
(800) 927-4357 or (213) 897-8921

Below is a brief summary of this law's coverages, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Association.

COVERAGE

Generally, individuals will be protected by the California Life and Health Insurance Guarantee Association if they live in this state and hold a life or health insurance contract, or an annuity, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are not protected by this Guarantee Association if:

- *Their insurer was not authorized to do business in this state when it issued the policy or contract;
 - *Their policy was issued by a health care service plan (HMO), Blue Cross, Blue Shield, a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, or a grants and annuities society;
 - * They are eligible for protection under the laws of another state.
- This may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state.

The Guarantee Association also does not provide coverage for:

- *Unallocated annuity contracts; that is, contracts which are not issued to and owned by an individual and which guarantee rights to group contract holders, not individuals;
- *Employer and association plans, to the extent they are self-funded or uninsured;
- * Synthetic guaranteed interest contracts;
- *Any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;
- *Any policy of reinsurance unless an assumption certificate was issued;
- *Interest rate yields that exceed an average rate;
- *Any portion of a contract that provides dividends or experience rating credits.

LIMITS ON AMOUNTS OF COVERAGE The Act limits the Association to pay benefits as follows:

LIFE AND ANNUITY BENEFITS

* 80% of what the life insurance company would owe under a life policy or annuity contract up to * \$100,000 in cash surrender values, * \$100,000 in present value of annuities, or * \$250,000 in life insurance death benefits. * A maximum of \$250,000 for any one insured life no matter how many policies and contracts there were with the same company, even if the policies provided different types of coverages. HEALTH BENEFITS * A maximum of \$200,000 of the contractual obligations that the health insurance company would owe were it not insolvent. The maximum may increase or decrease annually based upon changes in the health care cost component of the consumer price index.

PREMIUM SURCHARGE

Member insurers are required to recoup assessments paid to the Association by way of a surcharge on premiums charged for health insurance policies to which the Act applies.



Notice of Non-Coverage

California Life and Health Insurance Guarantee Association Act

**This policy is NOT covered by The California Life
and Health Insurance Guarantee Association**

EXCLUSIONS FROM COVERAGE

The following are not covered by the California Life and Health Insurance Guarantee Association:

Unallocated annuity contracts; that is, contracts which are not issued to and owned by individuals and which guarantee rights to group contract holders, not individuals;

Employer and association plans, to the extent they are self-funded or uninsured;

Synthetic guaranteed interest contracts;

Any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;

Any policy of reinsurance unless an assumption certificate was issued;

Interest rate yields that exceed an average rate;

Any portion of a contract that provides dividends or experience rating credits.

A determination as to whether an insurance contract is covered under the Guarantee Association or whether an annuity contract is allocated or unallocated must initially be made by the insurer based on its knowledge of the specific contract offered.

Also, you are not protected by this Association if:

The insurer was not authorized to do business in this state when it issued the policy or contract; The policy is issued by a health care service plan (HMO), Blue Cross, Blue Shield; a charitable organization, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company, an insurance exchange, or a grants and annuities society;

You are eligible for protection under the laws of another state. This may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state.

Insurance companies or their agents are required by law to give or send you this notice. **However, insurance companies and their agents are prohibited by law from using the existence of the Guarantee Association to induce you to purchase any kind of insurance policy.**

If you have questions concerning this Notice, you may contact:

California Life and Health Insurance
Guarantee Association
P.O. Box 16860
Beverly Hills, CA 90209
(323) 782-0182

or

Consumer Service Division
California Department of Insurance
300 South Spring Street
Los Angeles, CA 90013
(800) 927-4357 or (213) 897-8921

Questions as to specific policies or annuities should be directed to the insurance company offering the product.



CHUBB GROUP OF INSURANCE COMPANIES

15 Mountain View Road, Warren, New Jersey 07059

California

Important Notice

The policy provides you with Excess Medical Expense Insurance for accidental bodily injuries sustained in a covered accident. This insurance is subject to all the terms and conditions of the policy. Medical Expense means the reasonable and customary charges for medical services that are medically necessary.

The Medical Expense Benefit Amount is payable on an excess basis. We will determine the reasonable and customary charge for the covered expense. We will then reduce that amount by amounts already paid or payable by any other plan from which you are entitled to receive benefits. We will pay the resulting amount, plus amounts paid by you to satisfy cash deductibles or coinsurance amounts. In no event will we pay more than the medical expense benefit amount shown in Section IV-C of the Schedule of Benefits.

If, as a result of the excess calculation a benefit amount is not payable under this medical expense coverage, we will reimburse you any amount you may have paid to satisfy cash deductibles, or coinsurance amounts. In no event will we pay more than the medical expense benefit amount, shown in Section IV-C of the Schedule of Benefits.

Please read your certificate carefully for further details.



CHUBB GROUP OF INSURANCE COMPANIES

THIS NOTICE IS BEING SENT TO THE MASTER POLICYHOLDER OF A GROUP INSURANCE POLICY. IT DESCRIBES CHUBB'S POLICY FOR HANDLING CERTAIN PERSONAL INFORMATION OF ITS INDIVIDUAL CUSTOMERS.

Chubb Respects Privacy	This notice describes what we do with your personal information. We do not sell customer information to anyone. We do not share customer information with anyone for the purpose of marketing their products to you but we may share with other financial institutions if permitted by a joint marketing agreement. To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. We engage in limited information sharing and, as a result, are not required to offer the options to limit sharing that are typically offered by companies that engage in more extensive information sharing practices.
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How?	Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and medical information • transaction history and payment history • credit-based insurance scores and insurance claim history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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Why?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Chubb chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Chubb share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	Not applicable
For our marketing purposes - to offer our products and services to you	Yes	Not applicable
For joint marketing with other financial companies	Yes	Not applicable
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Not applicable
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Who is providing this notice?	The Chubb Group of Insurance Companies, which is the marketing name used to refer to certain subsidiaries of The Chubb Corporation. A list of the Chubb companies covered by this notice is located at the end of this document.
How does Chubb protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does Chubb collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for insurance or pay insurance premiums • file an insurance claim or give us your contact information • provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a Chubb name and financial companies such as Federal Insurance Company and Great Northern Insurance Company.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Questions and other important information	
<p>State law may give you additional rights with regard to your personal information, such as the right to access and correct information we have about you. Please see your policy for a description of such rights, or contact us by sending an email to privacyinquiries@chubb.com, calling 1-908-903-2000 or mailing to Privacy Inquiries, Chubb Group of Insurance Companies, 15 Mountain View Road, Warren NJ 07059.</p>	
<p>This notice is being provided by the following Chubb companies to their consumer customers located in the United States: Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb Insurance Solutions Agency, Inc., Chubb Lloyds Insurance Company of Texas, Chubb National Insurance Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Texas Pacific Indemnity Company and Vigilant Insurance Company.</p>	