4. If the insured, while this policy is in full force and effect, sustains bodily injury through external, violent and accidental means, resulting, within ninety (90) days from date of injury, in the loss of one foot or both by severance at or above the ankle; or one hand or both by severance at or above the wrist, upon satisfactory proof thereof and subject to the conditions hereof, the Company will pay as an additional indemnity a sum equal to the death benefit named in the schedule above.

TOTAL AND PERMANENT DISABILITY INDEMNITY.

5. If the insured, after one year from the date of this policy, and while this policy is in full force and effect, becomes totally and permanently disabled from any disease or injury, (including blindness, but not Insanity) and such condition be not caused or contributed to by Venereal Disease, Violation of Law, Alcoholism, Narcotics, or Injury that is intentionally self-inflicted, or intentionally inflicted upon the insured by any other sane or insane person; upon satisfactory proof thereof, and subject to the conditions of this policy, the Company will after paying the insured the weekly disability indemnity herein provided for, upon application therefor, with the surrender of this policy and premium receipt book, pay to the insured in Cash a sum equal to the Natural Death Benefit provided for in this policy and issue to the insured a Paid-Up Policy for a like amount, provided however that if the insured makes claim for the above additional dismemberment indemnity, as provided in Section 4, he shall not be entitled to a Total and Permanent Disability Indemnity other than a Paid-Up Policy.

PAID-UP POLICY.

6. If the insured, after one year from the date of this policy, and while this policy is in full force and effect, becomes permanently insane, and such condition be not caused or contributed to by Venereal Disease, upon satisfactory proof to the Company, and subject to the conditions hereof, after paying the disability benefits herein provided for, the Company will upon application therefor with the surrender of this policy and premium receipt book, issue a paid-up policy for the amount of the natural death benefit provided for herein.

7. The reserve for the life element in this policy shall be computed by the first year preliminary term method. Should this policy become lapsed for non-payment of premiums (as defined herein) after five full years' premiums in cash have been paid upon it, the Company will upon application therefor, issue to the insured, in lieu of this policy, (for the life element thereof only), a policy of paid-up insurance for such an amount as the insured is entitled to under the present laws of the Commonwealth of Kentucky. Should the insured be under ten years of age at the date of this policy, the provisions of this section shall not apply until the insured shall have attained the age of fifteen years.

8. Upon the death of the insured, the Company may pay the amount due under this policy to either the beneficiary named above, or to the executor or administrator, husband or wife, or any relative by blood or connection by marriage of the insured, or to any other person appearing to the Company to be equitably entitled to the same by reason of having incurred expense on behalf of the insured for his or her burial; and the production by the Company of a receipt signed by either of said persons shall be conclusive evidence that all claims under this policy have been satisfied. If the beneficiary shall die before the insured the interest of such beneficiary shall wholly vest in the insured's estate.

9. All statements made by the insured in the application herefor shall, in the absence of fraud, be deemed representations in so far as they affect the life insurance hereunder, otherwise as warranties. This policy, together with the application, constitutes the entire contract, and the death benefit hereunder, subject to adjustment as to amount for incorrect age as provided herein, shall be incontestable after having been continuously in force and all premiums duly paid for two full years, except for non-payment of premiums. Whenever, for any cause, this policy shall terminate or become void, all premiums previously paid shall be forfeited to the Company, except as otherwise expressly provided herein. This policy is non-participating.

10. No suit shall be brought nor action commenced against this Company under this policy until sixty (60) days after claim has become due and payable.

In Witness Whereof, the KENTUCKY CENTRAL LIFE AND ACCIDENT INSURANCE COMPANY has, by its President and Secretary executed and attested this policy, at Anchorage, Kentucky, this MARCH 22 1926

KENTUCKY CENTRAL LIFE AND ACCIDENT INSURANCE COMPANY · ANCHORAGE, KY. SEAL

F. J. Walker
PRESIDENT.

T. O. West
SECRETARY.

FORM NO. 2A-20M-8. 3-25