CONDITIONS

1. This policy shall be void if there is in force upon the life of the insured a policy previously issued by this Company, unless this policy contains an endorsement signed by the President or Secretary authorizing this policy to be in force at the same time; and, except as otherwise expressly provided herein, this policy shall become void if the weekly premium shall not be paid according to the terms hereof. This policy and receipt book shall be exhibited to the authorized representatives of the Company at any time upon demand; and before death benefit can be claimed, this policy and receipt book must be surrendered to the Company.

This policy shall be void if the insured, before the date hereof, has been rejected for insurance by this or any other Company, or has been attended by a physician for any serious disease or complaint, or has had any pulmonary disease, chronic bronchitis, cancer, or disease of the heart, liver or kidneys.

2. Weekly benefits for sickness will only be paid for each period of seven consecutive days that the insured is, by reason of illness, necessarily confined to bed and there visited professionally by a duly licensed and practicing physician. Weekly benefits for accident will only be paid for each period of seven consecutive days that the insured is, by reason of accidental injury, disabled from work of any nature and there must be external evidence of such injury for the time paid. The number of weekly benefits payable under this policy in any twelve consecutive months is limited to twenty, which is also the limit for any one accidental injury received.

3. The insured shall not be entitled to any benefits for sickness or accident under this policy unless a certificate on the Company's form by a regularly licensed and practicing physician who is satisfactory to the Company, showing the nature of the sickness or injury, shall first be furnished the Company or its authorized agents; and if the sickness or accidental disability of the insured shall continue for more than one week, a like certificate must likewise be furnished at the beginning of each week of sickness or accidental disability. No liability for sickness or accidental disability shall begin to accrue under this policy for any week until such a certificate is received as above set forth. The Company will not accept as proof of sickness the certificate of a physician who has not actually attended the insured at his or her bedside and there must be an actual attendance for every certificate filed. Weekly Indemnity for Sprains or Strains will not be payable under this policy unless the injury is received through external, violent and accidental means. The Company shall have the right and opportunity to examine the person of the insured when and so often as it may reasonably require during the pendency of a claim for weekly indemnity, in order to determine its liability hereunder.

4. This policy shall not lapse or become void for non-payment of premiums until the premiums for four Mondays are in arrears. The Insured, however, shall not be entitled to weekly indemnity benefits when premium payments are in arrears for more than two Mondays, and the subsequent payment of such full arrears shall not entitle the insured to benefits for sickness or accident occurring or existing during the week following such payment of arrears. Should the Insured die when the premium payments on this policy are four (4) Mondays or more in arrears, this Company shall not be liable for any sum under this policy except as otherwise expressly provided herein.

5. No liability is assumed by the Company prior to the date hereof, nor unless this policy has been manually delivered to the insured in person and the first weekly premium paid while the applicant is in sound health and free from the effects of any injury. If the age or amount of benefits stated in this policy be incorrect, the Company will be liable for the amount of benefits payable according to its table at the proper age. This Company will not accept risks on this policy under the minimum age of six (6) months, nor over the maximum age of fifty-four (54) years next birthday, and if the insured on the date of this policy is under said minimum or over said maximum age, this policy is null and void.

6. Disability benefits will not be paid for any diseases contracted, or injuries sustained, before the date of this policy; nor at any time for disability resulting from injury that is self inflicted or intentionally inflicted upon the insured by any other sane or insane person, or for violation of law, immorality, venereal diseases, or alcoholism in any form. Disability benefits for Insanity are limited to ten (10) weekly payments. No weekly benefits will be paid for confinement due to child-birth occurring before this policy shall have been in force for nine (9) months, and such payments will be limited to one week.

7. Agents (which term includes managers and field superintendents) are not authorized and have no power to make, alter or discharge contracts, waive forfeitures or to receive premiums on policies in arrears more than four (4) Mondays, or to receipt same in premium receipt book until they first see the insured under this policy in person and secure evidence satisfactory to the Company of insurability. Upon receipt by the Company of such statement from the agent in writing, this policy upon the collection of all premiums in arrears, will be reinstated; provided, however, that if the premiums payable under this policy are ten (10) Mondays or more in arrears, the insured under this policy must furnish the company with a written statement as to his insurability upon revival form furnished by the Company for that purpose, and pay the full amount of arrears for which revival receipt will be given. This policy thereupon is to be forwarded to the Home Office of the Company for endorsement and there shall be no liability whatever under this contract for any disability or death resulting from an accident occurring or illness contracted or commencing prior to the date of the revival endorsement hereon as aforesaid.

8. The failure of the collector to call for the premium on this policy will not be an excuse for non-payment, as the insured will then be required to pay the premium at the branch office of the Company, or remit the same direct to the Home Office.

9. The acceptance of this policy is taken as evidence by the Company that it has been applied for by the insured, read, understood and accepted in good faith.