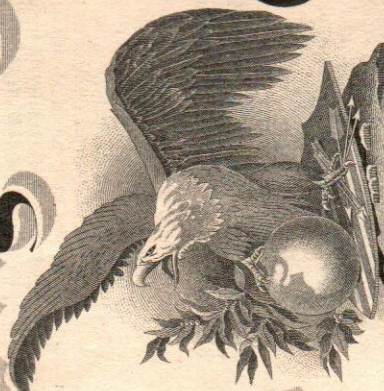


INCORPORATED AS A STOCK COMPANY UNDER THE LAWS OF THE STATE OF KENTUCKY.

Kentucky Central Life and Accident Insurance Company



ANCHORAGE, KENTUCKY

In Consideration of the application for this policy, which is hereby referred to and made a part of this contract, and in further consideration of the payment in advance of the premium stated in schedule below, on or before every Monday hereafter during the life of the insured, Twenty (20%) per cent of which premium is for industrial life insurance, and Eighty (80%) per cent of which is for insurance against disability from sickness or accident, the KENTUCKY CENTRAL LIFE AND ACCIDENT INSURANCE COMPANY, subject to the provisions printed on the face hereof, will pay to the beneficiary named in said schedule the amount of the death benefit named therein within twenty-four (24) hours after satisfactory proof of the death of the insured shall have been furnished the Company at its Home Office; and in case of sickness or accident, and upon satisfactory proof thereof, subject to the conditions hereof, will pay to the insured the weekly indemnity named in said schedule; and in the event of accidental injury, resulting in the loss of one foot or both by severance at or above the ankle; one hand or both, by severance at or above the wrist, on satisfactory proof thereof and subject to the conditions hereof, will pay as an additional indemnity, a sum equal to the death benefit then in force on this policy; and if the insured shall die as a result of accidental injury sustained while riding as a regular passenger on any public conveyance operated for the transportation of passengers, the death benefit shall be double the sum otherwise payable under this policy.

This Policy is in full benefit for disability or death resulting from accidental injuries that are received after its delivery; and in one-half benefit for sickness or death resulting from natural causes occurring during the first six calendar months it is in force, and full benefit thereafter.