

## SYNOPSIS OF POLICY CONDITIONS, ETC. 229

**INCONTTESTABLE.**—After two years except in case of actual fraud.

**REVIVAL.**—Policy may be revived within 13 months on satisfactory evidence of good health to the Company and payment of overdue premiums with interest at 6 per cent. per annum.

**OCCUPATION, RESIDENCE OR TRAVEL.**—No restrictions.

### *Notes on Policies.*

**COMBINED OPTION POLICY.**—At end of term may be continued without medical examination at renewal rate of premium and age then attained.

**SEVEN PER CENT. ANNUITY BOND.**—If the policy be in force and the assured alive at the completion of the Dividend Period, the following options are guaranteed in the policy:—

1. Receive the profits in cash.
2. Receive the profits, converted into additional paid-up insurance, subject to evidence of good health, satisfactory to the Company.
3. Receive the profits, converted into an additional annual income, and if payment of the policy be deferred until death an annual income of 7 per cent. per annum on the sum assured.

**INSTALMENT AND PRINCIPAL POLICY.**—The Company are not now issuing this policy.

### **NORTH AMERICAN LIFE.**

**DAYS OF GRACE.**—One month, with interest at 5 per cent.

**LOANS.**—Granted on application on sole security of policy at 5 per cent. after three years, as per amounts stated in the policy.

**PAID-UP POLICIES.**—Granted on application after three years within three months after lapse, as per table and conditions in the policy.

**EXTENDED INSURANCE.**—Granted after three years for periods show in the policy.

**INDISPUTABILITY.**—Indisputable from date of issue.

**OCCUPATION, RESIDENCE & TRAVEL.**—No conditions.

### **NORTH AMERICAN LIFE.**

**DAYS OF GRACE.**—One calendar month.

**LOANS.**—After three years, for amounts as stated in policy, and interest not exceeding 6 per cent. per annum.

**CASH SURRENDER VALUES.**—After three years, on application, as per amounts stated in policy.

**PAID-UP POLICIES.**—After three years, on application, as per amount stated in policy.

**POLICY VOIDED.**—During one year, by travel or residence in the Torrid Zone, or by engaging without a permit in blasting, mining, sub-marine labor, the production of any highly explosive material, the handling of electric