

**12. Proof of Age.** The age, for the purpose of determining the premium under the policy, is the age of the insured on the birthday nearest to the date on which the policy becomes effective. It is very desirable that before the issue of the policy, proof of age should be furnished by the applicant in order that admission thereof may be made on the policy before delivery. Proof of age before issue may avoid much trouble and inconvenience to the beneficiary in the event of a claim later on.

The proof of age should be, if possible, a certificate from the registrar of births for the municipality or province in which the insured was born. In some cases, however, births are not, or have not always been so registered in which case the next best proof is a baptismal certificate showing the date of birth and certified by the clergyman or church officer in charge of the record.

If neither of the above proofs are available there should be furnished a statutory declaration by a parent, giving the date of birth of the insured. If this is not possible the proof should be such as may be prescribed by the Board and all such cases should be referred specially to the Board for consideration.

If the age is proved it will be admitted by endorsement on the policy by the Board. If the policy is issued without admission of age and if, when proof is furnished, the age is found to have been understated, the amount of insurance will be reduced in the proportion which the premium at the stated age bears to the premium at the correct age. If the age has been over-stated the excess premiums paid, up to date of proof will be refunded.

**13. Policy Incontestable.** All policies issued under the Act are incontestable after one year from date of issue, this period being allowed for correction of any error which may have been made. After the expiration of one year, provided the age has been correctly stated, or admitted, and the premiums paid when due, the policy cannot be contested by the Government except for fraud on the part of the insured.