

**GENERAL REGULATIONS AND CONDITIONS,**

WITH REFERENCE TO THE FOREGOING RATES AND  
SPECIAL CONDITIONS.

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**PERSONS PASSING FROM ONE CLASS TO ANOTHER.**

Persons Assured must give notice to the Office when they propose to go beyond the limits of the Class under which they hold their Assurance, and make payment of the additional rate of Premium, (if any,) applicable to the Class to which they intend to proceed.

Persons returning to, or coming within, the limits of a Class requiring a lower rate of Premium than the Class they have left, commence to pay the reduced rate of Premium when the next renewal Premium falls due, in terms of the Policy; but persons neglecting to claim such reduction, and continuing to pay the higher rate of Premium in any of the Classes, shall not be entitled to claim any accounting, unless with reference to the Premium which has been paid immediately before such claim being made.

Persons going beyond the limits of the Class under which they hold their Assurance, to a Class requiring a higher rate of Premium than the Class they have left, whether by sea or land, without authority from the Company, and payment of the proper Premium, incur a forfeiture of their Policy, but not until the end of six months from the date of such departure beyond the limits of their Class; but in the event of death, within said period of six months, a deduction shall be made from the claim for the extra Premium which would have been