

**12. Proof of disability.**

If the insured makes application for the payment of disability benefit he shall present himself for examination to such physician as may be named for that purpose by the Board. The physician's report on such examination shall be forwarded by the physician to the Board and if the physician is satisfied that the insured is totally disabled and incapable of pursuing continuously any substantially gainful occupation and that it is unlikely that he will at any time recover in whole or in part from such disability and incapacity he shall so certify. If the physician does not so certify, or if his certificate is qualified, or if from a consideration of his report the Board considers it desirable so to do, the report may at the request of the insured be submitted by the Board to a medical referee in the City of Ottawa to be named for that purpose by the Board and the decision of the said referee shall be final. The fees of the physician shall be paid by the insured.

**13. Recovery from disability.**

Notwithstanding that proof of total and permanent disability may have been accepted by the Board, the insured shall at any time at the request of the Board, furnish satisfactory evidence of the continuance of such disability, and on his failing so to do the payment of the instalments of disability benefit will cease and premiums thereafter falling due will be payable by the insured.

**14. Disability after paid-up insurance applied for.**

If the disability occurs after paid-up insurance has been applied for, the instalments of disability benefit will be reduced in the same proportion as the death benefit.

**15. Disability during extension period.**

If the disability occurs during the automatic extension period and one or more instalment payments are made on account of such disability, and

(a) if the insured dies before the end of the extension period the death benefit payable will be reduced by the total amount paid as disability benefit;

(b) if the insured recovers, or fails to furnish proof of continued disability when requested by the Board so to do during the extension period, the instalments of disability benefit shall cease and the insurance shall continue until the end of the extension period for the reduced amount as aforesaid;

(c) if the insured dies, or recovers, or fails to furnish proof of continued disability when requested by the Board so to do, after the end of the extension period all payments and all rights and claims under the policy shall cease.

**16. Reinstatement.**

If the policy lapses for non-payment of premiums and paid-up insurance or cash surrender value has not been applied for, or if the automatic extension period herein provided for has not expired, the insured may, with the consent of the Board, reinstate the policy at any time within two years from date of lapse by payment of the arrears of premiums with interest thereon at six per cent per annum compounded annually.

**17. Age.**

The age of the insured at his birthday nearest to the date of the policy will be taken as his age for the purpose of determining the premium payable under the policy.