



Disappearance and Exposure Clause

Exposure:

If during the Period of Insurance, an Insured Person, by reason of a Bodily Injury sustained is unavoidably exposed to the elements and, as a direct and unavoidable result of such exposure, suffers death within twelve (12) consecutive months from the date on which the Bodily Injury was sustained, the death benefit specified under Coverage A shall become payable subject to the terms and conditions of this Policy.

Disappearance:

If during the Period of Insurance (i) it is proven to Our satisfaction that an Insured Person has disappeared for a continuous period of twelve (12) consecutive months, and (ii) in Our opinion, it is reasonable to believe that such Insured Person has died as a result of Bodily Injury, the Sum Insured for Accidental Death under Coverage A shall become payable upon provision of an undertaking signed by the Insured Person's beneficiary(ies) and/or legal personal representative(s) that (i) if We subsequently has reason to believe that the Insured Person has not disappeared or died, then the Insured Person's beneficiary(ies) or legal personal representative(s) shall forthwith refund to Us in full any benefit received by such beneficiary(ies) or legal personal representative(s) upon demand; and (ii) such beneficiary(ies) or legal personal representative(s) shall fully pay Us upon demand for any estate duty or such other expenses and charges levied by any competent governmental or public authority and payable in respect of this Policy and any other such charges incurred by Us in connection with the payment of benefits to such beneficiary(ies) or legal personal representative(s).