[h] Plettile	W Hetlife	N Hellin	N Metalia	M Mestife	DC H	MetLife
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N MetDie	M Hestite	(g) Helling	[8] MetDie	M Hestite	DE Helling	[g] MetDile
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अभीरका लाईक प्रभाविक काफी जावादी दीवन जावादी से वा प्रात्मक के कुट्टीया उनकी प्रात्मक के विद्वार प्रभाविक के विद्यार प्रभाविक

या करत, पर पार्थापका मार्थ पर पार्थ प्राप्त करता वार्या प्राप्त पार्थ प्राप्त प्राप्त प्राप्त प्राप्त प्राप्त कर्मिय पुरानिक संरोहित्य सामान्य प्राप्ति हा प्रतिन प्रियम् प्राप्ति सामान्य प्रतिन प्र

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Fig Vall 1 weit allette Ausgeseit gemit lätter über einem Art geweiter Institut interested Ausgeseit der Gestelle Ausgeseit der Gestelle

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को निर्म तेतु जानो विकासिया कार्य सेतृति क्षेत्रको कार्यक प्रेतिक स्वारको सिर्मान पुरानी पर्युपन निर्मान्तिक क को प्रत्य में तो तथा परितास कार्य सेतृति कार्य कीर्योक्त कार्यक पुलानी परितास कार्यक्रमार प्रकृतिक हो तीर्यक्ष कीर्योक्षिक स्वपूर्विक केर्निक कार्यक कार्य निर्मान्तिक किए परितास जातिक मीतिकको केर्नियोद्ध अर्थावक क्षेत्रकी इन्सीरिक कार्यकों में परितास मीत्राम परितास केर्यक्षित कार्यक क्षेत्रकों केर्नियाद कार्यक क्षेत्रकी

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residenting pag	gerare a pars o	that Paney.	MetLife	Hest/fe	(X) Hest.We	Mott/So	
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1. HOWEVER (DEPOSITIONS) : more and decrease value) scraft differed served alternate supporter. काम का मीमाधान र तथारी जान कामा गरिया तथा माहित कड़ेती प्रदर्शन्त । STREET, THE STREET, STREET, Administration & Management Symposium भागाने बीमसद्वारा बीमानेखाने प्रशासन र म्यास्थापनम् गतिनाने सामेगाई मन्द्राज्ञेश्व

pair many worst shadow our fatholt source after all analytics वीवित्रको प्रवेशनाई स्थापनेत । SPECIFE (Assultant) with threats mate single (Assulta) all time

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more passed as a finite state of the designate state of परक करार अन्तर्वत बतानी हने रक्तवाई क्याप्रवेश । नगर सम्पंत मृत्य (Code Surrender Value) चनाने सन्पंत निर्देश सामन रहेको

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संपाद रोको परक करार असेत गाउँ प्रसादनेश । demen par Amount) with finitely the of, distant sortice इन्हेंबित र मान गान विश्वारत की अध्यार हो बीनाओ रक्तमाई बनाइनेस

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वींकार्त सरेको सांद्रशायक शारीरक प्रदर्भद्रशाई क्याद्रश्च । offer courses worth abustical sounder solders are duringers abuse रक्षावरण गरिएको अग्रूप तक शिक्ष चीकन (१४) वर्गक्रम प्रमेप बाको महिलाई जारी जिल्हें those three or thate of tought क्याने की माने माने क्याने की माने

ब्रोडरे पीड पीच पहाचला, मीमानेख ताल निर्देशिक ताल त्रीख । जारी निर्देश week are downstreet faming) with officed whitely beliefed what

की रक्त पर से प्रदर्भ की सांस्क रेपीनीया वाल सन्यत त्रमा गीराको week aftern downstreen York worth of studies song stat all sensitives the months took at this cert of the part

समय समयमा विश्वतिक गरे अरावारको कडी हर पहलू गांकी रहेको हरावाई क्याउदेश : selfer (Lapse) with strain 1,50 thebash are strick flow strain रीमानेव अन्य त्याची प्रसादनेव । wife many our sharkest street v. 2. or period upon worth of worth प्रीक्रमाणक प्रकारको पर्ग और प्रणेतस्य काम राजाने । मा विम्यानगरको पर्ग र

तात वा बताओं वस्त्रपुरत : तांद्र वा गंगीगांद्रको जीवी वा यो बना साथ. art day y viry direct account a return y direct stell as share

STE. NET 7 THE EVENTS: Ophthalmology TI Osobryngology TI विशेषका शांका गरेको इसका प्रान विकासकार प्रमाणित होए, यक मा श्रीरक्षण सन्त (Maturity Breadt) चनाने पीरस्कता वितेता, की सक्तीता चर eferent felt (Masuraybase) word on during scorin ultraver one in

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me decree que russiano será fritesi decres caraca direit विश्वारण गरे अवकारको वार्च प्रदाई गांकी रहेको रक्षणाई स्थापनेया । वार सैमानान्य

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कर्मचरी, रोजगरहात महिक्स क्षेत्रक्षेत्रपार र.स वर्डी वर्ग काली रच्या इवाजा altering product screek are the fix on sharingen and a servence, sharingsto-

abusing reflections project Assistances where therein are falled aftering united to: SWERT WITH DIVINO Application or Proposal form)

work on the to allow store y therback worther public with परकारार अन्तर्गतको गीमा स्रोत गर्गका तानि गीमकको स्मीतन गरनमा गीमानेस विदेश प्रतान परस्पाई स्थापीत । से प्रतान परस सैमानिको अधिन अंग urbóu -बीकारेक तथा विशेष (Policy Date) प्राप्ताने पीमानिक तथा हो विशेषाई प्रसादनिक ।

sharing over laft sharingah yourfur calou afresha element aren't proce southerns schedule with finding refer. र अन्य जानकारीयर कमानेश गीराको चीमकद्वारा रामाध्वरित चीमानेकांन कारण

absolute and grading terms) which distributes any fall of the street of the faculty इयम अधिकोरणम विशिक्षण एक दिन परिचानो जिल्ला परा हो वर्ष या की गीमारेख पीताको निर्मा पर हो कोनई बनाइन्छ ।

therein thereing with during worth told afroit during county verying ; thering selects, thering a decision store was across of others at sharest shapest used at all a पूर्व विशासन अवस्था (Pro-missing Condition) पर पीमानियानी प्राम्पान ४.२ मी

सन्दर्भव जीतो प्री प्रवेण तंत्र, वीमानेव तान विति अपदि जनवने समस्या जिएए। प्रेमण गीएको मा नगीएको, जनानी शास्त्रिक असम्बार्ग्य स्थापनेत ।

The following terms, when used in this Policy or in the Supplement Contract(s) attached to this Policy and forming its part, shall have

Assumt Value means the balance of the Account into which Net Premiums and Investment Samings are credited and from which Monthly

Deductions are made.

Administration and Management Expenses means the expenses incurred by the incurer for the administration and management of the Policy.

Age means the incured's age at nearest birthday as of the Policy bute.

Associated means the incured who receives the Maturity Benefits as an attacky.

Annuity means a series of periodic payments, usually monthly, to an Annuitant (insured).

Assignment means a transfer of ownership rights under the Policy from

Owner to another person.

Beneficiary means the person or persons stated in the Proposal Form, unless later changed and accepted by the tracer. If no person or persons are stated, the Owner's the Beneficiary. The Beneficiary (Sel) show

entitled to the Death Benefit of this Policy while the Policy ic in face. Benefits mean the amount of money payable under this Policy or under my Supplementary Contract attached to this Policy.

Cash Survender Value means the Account Value on the date of surrender less Survender Charge, and Processing Fee. Cestesat means the Policy, the Proposal fices, any written cubmissions or endorsement and any Supplementary Contract applied for, which is attached thereion and stands to be out of the Policy.

Face Amount(d) means the amount of insurance that the Policy provide as shown in the Policy Specification Schedule and from which the Deatl Benefit will be determined.

indebtedness means the total amount of the Policy loan including both the principal and accrued interest. Initiate whenever used in Clause 5.2 of this Policy means accidental bodily industry consists to the loss and shalls this Plause is in force, and exception.

Issueed means the person named in the Policy Specification Schedule whose life is insured under this Policy between the ages eighteen (IE) and thy four (Sty) year. Issue Date (or Date of Issue) means the date the Policy is issued. It

may be a litter date that the Pallig bate, Once leaved, Policy coverage is instructive to the Policy bate. The base bate is casted in the Policy Specification Shedule and indicates the Policy securion date. New threat Earnings means the earnings credited to the Account Value on any Monthly Due Date by applying the Insectment Vield to the

reductions.

Investment Yield means the yield on the assets of the Separate Non
intrograting Fund to which this holloy is referable, less a deduction a
intermined by the brauer from time to time.

Participating Fund to which this Policy is referable, less a deduction as determined by the insurer from time to time. Lapse means termination of the Policy as provided in Clause 2.17 TRAMMATION OF POLICY.

inctional use or complete and permanent severance:

With reference to Limb (hand or foot): at or above the wrist or anish plant.

antile part.
With reference to Thumb and index finger: at or above the
metacapo-phalangual joint.
With reference to sight, hearing or speech: inscoverable to
a distribution or measure as certified by a forested Musicion

Manurity Benefit means the Account Value on the Maturity Date less any indebtodees.

Manurity Date means the date on which the Manurity Benefit under this Policy is payable. The Manurity Date is stated in the Policy Specification

Manthly Deductions means the amounts deducted by the insurer from Assount Value on the Monthly Due Date.

Monthly Due Date means the same day as the Policy Date for each succeeding month, except that, for any month not having such a day, it is

Net Cash Survender Value means the Cash Sumender Value less indebtacleus.

Net Premium means the Premium paid less any expenses deducted from the Premium as desembled by the Insurer. The Net Premium will be

the Premium as determined by the Insurer. The Net Premium will be credited to the Acount Value.

Owner means the payer and owner of this Policy as shown in the Proposal Form unlies this identity is later channed in accordance with the terms of

this Policy. The Owner may be someone other than the Incured.

Personnent whenever used in Clause 5.2 of this Policy means total internedable Loss which has continued uninterruptedly for a period of at least its [6] called an enorth circle into occurrence and in total continuous

Physician means a person legally licensed to practice medicine and for surgery other than the trauned or a member of the trouved's immediate family or an employer or employee of the insured.

Policy Assistency means an anniversary of the Policy Date.

Policy Application or Proposal Form means a written application for

approved by the Insurer to purchase benefits under the Policy and under any Supplementary Contacts. This is considered an integral part of the Policy.

Policy State means the date on which the Policy takes effect. Policy date

Pulling Specification Scholder manner the unbealer signed by the treaser and attended to the Pulling within housing the alteriorization of the Queen; the foruming the issuedicity; the Pulling Date, the first Premium, the Supplimentary Sciencia, and other Indooration. The Pulling Specification Schoolade is not valid unless it carries the treasure's seal and signature of registrary.

Pulling Year means the year commencing with the Pullin Date and ending

on the day before the first Policy Antiversary, or any following year commercing with a Policy Antiversary and ending on the day before the next Policy Antiversary.

Premium means the Premium amount stand in the Policy Specification Specification Schedule. The Premium is papalled by the Owner to the

insurer in respect of the Policy and in respect to the Supplementary Contracts attached to the Policy, if any.

Pre-existing Candidon whenever used in Clause 5.2 of this Policy means

a condition that was diagnosed, treated or for which a Physician was consulted at any time prior the Policy Date; whether declared or not declared on the Application. मृत प्रमा (mindpal sum) चार्यात् मेकांकाको अनुस्थित उन्नीवत् सैकांकाको स्थाप्त रामको हुई पृत्रा रामकार्या मृत्यात्रीयः। सामोकाल सम्म (manasian fee) चार्यात सामेग मान सः अतिक राम चार्यात्री

सार्थान्यतः गार्थं विकासी विशे राज्यात् वृत्तात्रीत् । सी**मार्ट् नार्थान्य (hegistend Office)** परणा नीर्याध्यक्षो क्रम्य पृद्धाः उत्तरीका

पुनर्शन्स (baintainean) पार्या मेरेड पीर्याक्षार्थ पड् अस्ता प्रश्नेत्र स्थाप पुरस्तेत्र । पुनर्शन्स स्थाप अस्ता पुरस्तेत्र । पुनर्शन्स अस्ता अस्ता अस्ता अस्ता । पुनर्शन्स अस्ता अ

उनका नारत्व, वाकास्त्रका वाका अरका सरना कारण र आगरण नाराया प्रश्ना गी विद्याल मेंचा नारायार जार्च कुनाउदेश । स्वर्णमा (Summade) जार्चा मेंचाया जारिका मेनियहर सरमा आहार्च मेंचारिक प्रशासना (Summade)

स्वर्गन कर्ष्य (furnada Chape) कराने सार्थन सा अधिक पृताने गाँ संस्कृति कर्षा राज्याचे पृतान्थ्य । 'अञ्चलकाके कर्ष'(furnada Act) क्यारे अधिक, उरावर्गन, प्रदेशना सम्बन्धे.

करविकेट, क्रांतियां वेशिंक कार्य (मार्च आर्थ क्रिकेट कार्य प्राप्त कर्मा प्राप्त कर्मा क्रांतियां क्रांतियां

आतंत्रका, वापीय विशेष, मृत्यू, विशेष, क्षांच, विषय, वापण, वेरेक शावन स करीनु शोगाय स की करी करने कृषे की प्रधास स आरमावार्थी मृत्यूमें । २ ० सम्बन्ध समावार्थि, विशेषका अस्त्रामावार्थीय, २ १ कार, पाना प्रधासन कर वीचा नांगाय (CONTRACT, INSPROVALORS) AND LIMITATIONS) में रीकांच, विशेषकी जीगा कृष्टियों। प्रतिकों प्रधान

AND LIMITATIONS) ये पार्टी पूर्व प्रदेश (प्रशासन स्वाप्त प्रदेश) क्षाप्त प्राप्त प्राप्त है। प्राप्त प्र प्रा

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२. ४००० (CONDENSATION) में बार, पीर्यावाच प्रतियोग साम गीतमें विश्वपार्थ जा (क्षेत्र) सीतमें प्रता पात्रक सीत्वी तीत्रण र मैशांबिको अनुस्था प्रतिका मा बरासो सीत साहुर्व मीशानुस्था जीव कृति प्रता कार्य आधारम में मीत स्वार नीतांक को मीतांव त.

नाम जानून वाचानुक्ता अवस्य भूताना प्राण्य स्थास साधास्त्र सा वाचा स्थार विकासका जारी प्रीर्णने हा । विकासका जीवान स्वीकृत को कृतवाई अवर यारी विशेषणका नामान्य कृत विकासकार जीवान स्वीकृतान कारणात्रा सा बात विकास हितान से वीकार्यक अस्त्रीत

Mail are ging 4.3 des weren bede (moderication)

प्रेमको प्रधान प्रतिको अस्त (Chairman of the Board), प्रिटिट (Prodimert, पार्ट्स प्रिटिट्ट (Fich Prodimert, श्रीप्त प्रतिक्त प्रतिक्त प्रतिक्त प्रतिक्त प्रतिक्त (प्रतिक्त प्रतिक्त (प्रतिक्त प्रतिक्त (प्रतिक्त प्रतिक्त प्रतिक्त (प्रतिक्त प्रतिक्त S.Y. WHEN GENERALS

पीयकार्य, विकिश्ते प्रिम्तते र मा मृत्यूते, शारीकांची जीवसरसी प्रमृत प्रमान स्रोत में वैकारेक तथा कम्परीते साम गरेको शारी कम्पीन अन्य कामका, वीका रेत्, २०१९, अनुसर आप्यस्क भी जामका आर्था मृत्यूते, साम सामात मृत्यूती गरिवेदा । २.३ विकास (MOONTSTABLEY)

स्था पीमारेकामो, अन्तरात या पूर्वज्ञासन्त या सातक विकारी सम्पन्नी तान प्राप्त पर्दे, कार स्वतिक में बैकावीय, सैविंग तीरिंग रांचिन वर्षीय विकारीय सात्र विकीर हो परिचल्य नातार तीकामेंने यह जानवादी, सात्री कार्य त्यानवादी सात्री बुक्तपहर्त्वा मा वीकानुस्थार में राष्ट्रवाहमी अस्त्रस्था मार्टिक, में बीकावीय विकित्त (Contentable) गीरिंग !

पीमाध्य साहित्यों पीमाइ नद्वाहर्त या स्थित पीमाध्य प्रतितरण नदाएको अस्माव्या, स्थ्री पीमाइ नदि सा प्रतितरण, पीमाइ नदि सा प्रतिरण शासी मितित हो गोगा मान्य प्रतिरण शासी मितित हो गोगा मान्य पीमा राज्य पीमा राज्य पीमाध्य पीमा राज्य पीमाध्य प

1.5 THEFT THE BUT DESCRIPTION OF AGE

बीं, तीक को विकासी क्षेत्र कर क्ष्मिक बींक्सी रोखू परे वह विकास क्ष्मित पुत्रकों नहींचे नुवेशी कर विकास विकास विकास की क्षेत्रकों कातरना बान वहने केंच्या कर अपूत्रक पहोत्रकों, बींक को विकासी करेंचे क्ष्मित बींक्सी रोखू परे की करेंचे अपूत्रक कुतारी कहिएते वैकानुक कमा की क्षित्रकी विकास करने विकास किया किया किया विकास कर करने पुत्रकारी हैंद सकता कुत्री वार्षकों हमिलेंचे।

विद्यानों प्रोप नाता प्रोध्य विद्यानों काम्यार विद्यानों प्राप्त विद्यानों प्रोप्त विद्यानी विद्यानी

street street plat :

1.0 We street service reflect t street (ownership and rights under this policy)

क्षेत्र वैद्यारिक प्रोत्तरच वर्ष संको औद्यास और यह सीमार्गक अन्तर्गतमी नीमार्गक प्रात्तिकता वर्ष अधिकार, मुक्तित र विकासक (कुक्तिका) प्रदारणता अन्य कृषे न्यातिकाई प्रत्यान स्थानिक स्थानिक नीमार्गक प्रतिकार स्थानिक वृद्धित हुनेवहर । २८ सम्बन्धिक र होगायुक्त निकास विकास (स्थानिक स्थानिक स्थानिक

में मैकांस मात्र रोजो अस्ताम, तुरहुर्व स्वरमा शिक्ष सूच्या राते रहाँ : का मैकांस मात्रको आहाँ मैकासामी रातृ होतरी, आहाँ पूर्व स्वीमत मीनवारी सामी: तुर सामी: अधिरम: उससे रोजस ताल स्वित्या, मा राजारात्म सर्

समेश्च, र त्या या मैक्सीसम् अन्यत्य ज्ञानेस आहोता स्टीम में मैस्सीसम्बर्ग सम्मध्या तान् हरे सारतरे हैंग्यान सीममा पी इच्छानों महित पीरतरेंग मी सीमार सर्वता

रखी में नरावी इप्याह्मएको म्लीड परिवर्तन गर्ग स्थितम् । नेरात किल परिवर्तने परिवर्दने सम्बंधिको अधिके उपरिवरण मण्डी म्लीडण इस्तान्त्रण मा इप्याह्मएको म्लीडको परिवर्तन मानू होतीहरू उर स्थानी अधिका परिवर्तन अधिका गर्ग आणी परिवर्तने शिक्षों मेंनी आरावी का रोजो अस्म सामाजिस्स विद्या

रात पंत्रवास सामाना प्रशास करिया क्रिया र नातृ हुन्।

र सीवित्र स प्रधानम्था निर्माण मृत्यु अस्था अस्त्रवास मृत्यु क्रिया हुन्

(स्थाना प्रधानमा प्रशास करिया निर्माण कर्माण्या मृत्यु हुन्

से पीमांच्या नातृ रहेवो असीवा सीवा मार्गाण अस्य पीमांच्या मार्गण भर्ग, विकास मुद्रा मुद्रा भर्गाण स्थान क्रिया मार्गण स्थान स्था

सांतर रहा सम्प सैनियमें मानूने संधानम तिता प्रतेष्कृत सैनियमें मृत्यू हुन अपने सूत्र पाने प्रधानमें मोजनों अंत्रास सा प्रधानमें मौत नवींत्याने अस्तान प्रधानमें मोजनों अंत्रास सेवा है, नाए मो बार १० मो प्रधान सर्वीतर सैनियमें मानूने प्रमाणाय नवेंद्व। सैनियमें मृत्यू होता सीमी प्रोमों प्रधानमें मीजनों, सम्प सैन्योग आपनों गान

मामाना मृत् हुत जाना राजा इत्याहाला म्यातना, मन ममानव अनाग ता भृतामी तिन रापारी मृत्यु नामा त्यारी इत्याहाली म्यातनो अधिकार निवसी कान् इसमारामा नीव । Policipal Sum means two (2) times the Policy Face Amount stated in the Policy Specification Schedule.

Processing New means amount charged by the incurer for processing the surrender or partial withdrawal transactions.

Registered Office means the insurer's office in Negal as shown on the

Reinstatement means the restoration of lapsed Policy to in force status.
Reinstatement is subject to inquer's consent and requirements as

Supplementary Contract means an optional insurance Contract attached to the Policy and which provides additional insurance benefits.

Surrender means an option by which the Owner voluntarily discontinues.

Sumender Charge means the amount charged by the Insurer upon sumender or partial withdrawal.

"Several Ast" wherever used in Clause 5.2 of this Policy means are actual.

or threatment use of fonce or violence directed at or crusing dissented large plane from the complexity or commission of an extragement of an extragement of the complexity of transfer or ventrated objective of pursuing seasons; evides, contamination are not subsense or other oriental axes, premarily commissed for personal or not subsense or other oriental axes, premarily commissed the personal properties and the complexity of the complexity of the complexity of Acr shall also include any act which is verified or recognized as an ord resonation by the measuring operations of the country where are or described by the complexity of the configuration of the country where the described in the complexity of the configuration of the country where the configuration is not an extraction of the country where the described in the configuration of the country where the described in the configuration of the country where the described in the configuration of the country where the configuration is a substantial or the country where the described in the configuration of the country where the described in the configuration of the country where the described in the configuration of the country where the described in the configuration of the country where the described in the configuration of the configuration of the described in the configuration of the describe

Yetally and Permanently Establed wherever used in Clause 5.2 of this Palicy means the insured is unable to expany in any ecception. Nor which the insured is reasonably qualified by education, training or experience, if at the time of the loss the insured is unemployed, Vistally and Permanently disabled that it seems the permanent and total insulability to perform all of the usual and customary duties and activities of a person of like age and or like age.

War means War or military operations (whether war be declared or not) or invasion, act of fiseign enemy, hostilities, mutiny, riot, child, commotion, strike, chil war, reheliton, resolution, insurrection, uniping, archaeles, and all acts of circlar nature, compiracy, military or

2.0 GENERAL PROVISIONS 2.1 CONTRACT, ITS PROVISIONS AND LIMITATIONS

The locking the applications the fully specification Schedule together with the medical examination, if any, any supplication Schedule together with the medical examination, if any, any supplimentary Contexts, respective with any amendment or excellent experiments must be presented in the Science of the "Context". All databasets must be applying for the Context will be deemed, in the absonor of fusual, representations and not invarianties. No categorier will be used to including the Context or to define algorithm of the vision to it includes the Context or to define algorithm of the vision to it is used to the context of the con

22 CONSIDERATION

This Contract is issued on the basis of the declarations made in the Application together with the medical examination, if any, a copy of which is attached to the Policy, and in consideration of the payment in advance of the premium applicable to this Contract stated in the Policy Sectification Schedule.

Concealment of facts or false statement by the Owner/Insured wh affect the acceptance of the rick by the Insurer shall invalidate this Pol

2.3 MODIFICATION

Only the Chairman of the Board, President, Vice President, Regional Vice President, Actuary, Secretary, or Registrar of the Insurer can exter into or modify this Catenat, waterd the time for payment of any Prenium, or waive any of the Insurer's rights or nequirements upon approval by 2.4 BENEFITS

Receffix are only payable by the Insurer upon delivery of this Policy together with proof of the age of the Insured and/or death of Insured, the title of the claimant and any other claim documents required by the

2.5 INCONTESTABILITY

This Policy, but not any part hereof granting bisability or Accident Benedits or Olicial lines, and bile incontractual print has been in force, during the lifetime of the housest, for one properties to a Streetim bran, existing the lifetime of the housest, for one payment on a Streetim bran, will'define from any will'define presentation or one payment of Premium(s), in the event the Owner elects to increase the Basic Face Amount or to relate this Policy, the increase or microstement shall be incrementable, under this Policy, the increase or microstement shall be incrementable.

einstatement except for fraud, willful micrepresentation ayment of Premium(s).

If the Ase of the Incured has been under-stated, any amount payable

paid would have purchased at the correct Age. If the Age has been overtized, the exists of the amount of Premium glad over the Premium at the correct Age will be refunded without interest and there will be no change in the amount payable under this Policy.

to the cement Age of the brausal, the conscape procised by the height could not these became effective, or would have caused grow to the could not the second of the could not the country of the country of the country of the proced the instanced in cort slightly for course get with the instanced in cort slightly for course get with the instanced for other predict of the instanced in cort slightly for course gets with the instanced for the predict of the instanced in cort slightly for course gets with the instance gets and prepared instanced granted for the predict control of the height in strange gets and programmed and predict control of the country of the height instanced and the control of the country of the countr

Subject to any distutory restrictions, all rights, privileges and options provided under the Policy not specifically granted to any other person

2.8 CHANGES IN OWNERSHIP AND BENEFICIARY:

At any time during the continuance of this Policy, by submitting a written application to the incurer,

a) The Owner may, with the incurer's consent which may not be

ethic during to Intelline, and bi Uniose otherwise provided herein the Beneficiary may be changed with or without reserving the future rights to change the Beneficiary in so far as the laws governing this Policy allow.

> ned Office, but when so recorded shall become effective as he notice was signed, subject to any payment made or other by the Insurer before such recording.

The rights of the Gener, other than the insured, whose death occur during the centinance of this Rincy shall past to the beause, if or langage, otherwise these Religitoristst rights shall be vessed on behalf of the insured – in the horseroft longit passediar, used the insured near-belegial age unless otherwise provided herein. The rights of a lisensfering whose death occurs plot to the death off the hussed or in case on

In the event of death of Beneficiary after the death of incured but before receiving the benefits payable under the Policy, rights of such Beneficiary will one on to higher level hair. Lts reflect percent (Assignment)

select recovered select shock worst medical place of shoots रीक्ट्रों कार्यात्रका अधिक करों करू. ये गीवांक या वर अन्तर्वाको की

union recover diseased example rights a shall region recover स्थापना स्थापनी स्थान वीवको स्थिति कार्यासका प्राप्त को अविशेष स्थ इसमें त्रीव । मैक्सने स्वीतन त्यान्तरमधे मेहत, इसम्बर्गता र प्योचत सन्तरको कृते पाँच विश्लेखको विशेष्ट्रेत ।

sa dada sroti perorega mbra pri mbad, sa dalasi country of all server was after adoptions on over all allows risks a AN PERSON DESCRIPTION OF THE PROPERTY OF THE P रीमांख प्रतान पारमता दिएको स सैमक्स १९ गीराको शास्त्रापने, देशासन conto a diseast of the contract of the country of the contract पीक्षांको समय दिवसी दक्षिण सैकारेस स्वीतको होस ।

2 to allumbar supply allumbar perferences first asserted encourses are true OWNER UNDER THE POLICY? thetas educat all exercise received rate abovin all aforce as विकासको प्रयोग मा सब सीमानिकान सम्बन्धित सीमानिकाने करी प्राच्छात अन्तर्गतको

again man manus grands speed strongs pages accord by ग्रीमकार्य ग्रीपा गरेशीय । सर प्रमानको स्थानन महीरून ग्रीमकार्य छैरारी हरताने क्रेपिन श्रीर या ग्रेक्सनीका गानि मीमक स्थापीती हमेडेन । 1.12 WHY RESERVE Purticipation in surplus)

il distin sereferres (non-rancpassy) distin il t il distri मच्च अस्य सरवारी हरेकेर ।

1.15 THE SHAFFHINE HE (SEPARATE NON-PARTICIPATING FUND) में मैक्सिक सम्बोधन रहते और मैक्सको म्योहरूल जीवर मैसा और बाल of sureferres six it : dust it durin audier rit use असानांग्रापक बोचन बाबो को परिवांत को चीनांख सहित्वाई ग्रीपा

1. TO EXPENSE WHICH PROYMENT OF PROMISED

1.15 HITERRY WEST ISBACS PERSONS

so during your parcent of duringers solvenes thank show प्राप्त कर्मचारित वही गरेको तीवा दिए वा बीचकको बहकी अरबारको अन्य करे reference worth miseller i di shanbar y one automati shanesar nauro र ब्लार्टाको आसीत सैमानिको अरमाचेमा विकासक छन । सीमानिक अस्त्रिका there were state :

बीर क्रीपीर स्वीवक देवीबीरमा बूद राज्य स्वर्णन मून्य अदेशी स्वीवक बड़ी राज्य बतारी गर्ने अपनेता हा भरे. मैकको विश्वीरण परे अनवार नाम हमाहाओ रक्तम परा word of builds the m meetins from stormed well assess benign

पक्षीता रोजी माधिक को रक्षम मामगान रक्षमगढ गढाइनेछ । 1.10 ETHIRBUT SET (TERMINATION OF THE POLICY) 4.19.1 ME. Alement settle opinion haringt service from service

ductor extract voluments order ductoral durings or ductoral store परक करारत अने बा: को सान कर मीमानाक समेत समें देन मीमानाकतर बतारां।

स्तेम सेमान्य अन् त्रवितः are therefore the colors of a father through the color of a care and रनेस ।

a take without cover resulting agent from wagenst over six fromat-प्रयोग की बारर मा अन्य की देशको प्रयोग काररको द्वारसका गाँउ आवश्यक गमनी द्वारत प्रमाण गामने सेमानाई समाग द्वाराध स्थापन सेमाने बाताबाद रक्त बतानी रोक्स राज निर्मा गरेको मा बाताको विकरण पद्धादन निर्मा त्याची करार रह भागो विकित तक दिन विकासिको प्रीतिको माना प्राप वरी काल कर वर्ष क्रकेंग्र : of all studies course and disclosed any consequences on the POLICY STORY AT MINE. BRIDGE I STATE STATE STATE AND IN IT

S. 15 SERVICES DESIGNATIONS AT

वींबर जीवर रोजो अवन्यवा गीमारेख प्रीरक्त (Matarity) ह्यूबरण और जुरुपूर्व सम्बद्धा और मैकियो पारेचा परबोचरण गर्ने सकियेह । परबोचरणको गानि, मीमानिह रियानको प्रमानक गाने कर्यान हा तः नरीय सन्त नीमानिक पार राज्य असत्त्रक silvago; ligh aware some decad cloud andress light solver franks - at sharece shapers fraction white a shapers rather which न्यताम रक्त बना पर्दे हरेक्षेत् । सेहाराको अर्थाको अन्तम सैमानेस अन्तरेह all makes you may your y worth policies shall explain white a प्राचीनरपंची ताल जिति, प्राचीनरण स्वीचन बाफो जिति पन्नि ताली आही बाहिक hafath shu -

सको प्रकारक भागो असमाना, गीमानिवानो प्रमाहत ४,२ ते प्रकारक विते प्रीव सारि समारेत परिवर्तको सीमानिक पराजीवरण हरिक्केत ।

and unders and during it arrived agrees at relow one one गर्ने बार मारेक, परशंतरण बाको बिटिने हुई वर्ग बच्च र मेरिक्टको श्रीकरकारका नकारको सा बाह्य विकास विरामी आकारमात्र वाटिक निर्देशन (incontemble) हरेखा ।

गोमात्रको अधिनमा त्रोह । 5.11 EMPE (NOTICE OF CLAIM)

स्य संज्ञांक्रमे प्रमान ४.२ ते. स्थानरण प्राप्त गरेको सनै श्रीर भागो सण्डम रीयकाई विकास पर्या हैन पीठ । एड्रियाम्ड बाप शाबी असमामा रीयकाई year area foreign - titles as different adversor are discharal and open इन्विंदर ग्रीनको रोक्ट्रई कार्यायन्त्र स ग्रीनको करे अध्वार प्राप्त अधिकाराई Brench different obverse and sook announted treat to be better areas or disposed रिक्राको सचना मानिनेख ।

1. TO STIFF WITH I CLAIM FORMS) threat redail over on the other core core of disposit energy of

शमी पालन शमीनशीलाई द्रणसभ्य स्टाइनेस । a an infilled states reasons on Local theirs ratios draggrab reliefs such spins often formance year वसाइत परिश्व । बीमारेखको प्रकार ४.२ को सन्द्र २ ते रक्षकरण प्रश्न गरेको

स्केबल स्टेनिकेट । 1.11 SHIFT STEEL (PAYMENT OF CLAIM)

il disting i the fracest, love, at free in at more selferal access our as diamina sounding publics persons offered recognition as पींचाओं तारको प्रदेश नः वार्गकाओं अधिकार सम्मन्ति विश्वस्थको प्रयाप र ना these waves not on sink that we take our durant river? कार्यक्रमस्य प्राप्त स्था यह सैमालि अपनेपन स्थानी संग्य सामार सैमालिका वींबाओं साथ बाराओं ताथ, प्रशास बाराबा नामकिन प्राधाओं स्वीताना ताई worth you any report recently softened and old rise to be before सम्ब तींकी रहेवा बाद बहारी पढ़ने हा अन्यव बीमतको तकहारो बहारी पढ़ने

a - sa mare service was all more alternet worth of the -या प्रमान अस्तर मेमबद्धर सर्वस्थावको अग्रस्य गोरको को परि बतारीते 5.52 WHEN THOSE ON SECAL EXAMINATIONS

or sents of oil feders that solder, threat artic, threat न्यवाधिक रच्या अवस्थक क्षत्रे अनुवार पट्टब-पट्टक वीवितको परिक्रण राह्या पद्भी नीमकार्य अधिकार हरेख र बाल भागा काराने विशेष उपरेक्षे अवभागा शत

2.50 ASSIGNMENT

No assignment of this Policy or of any interest therein, shall be binding or the fourser wides concerted to by the forum at 1 to lob discurred and remonded by the focuser at its Registered Office. Any assignment chall be subject to any payment made or other action taken by the focuser before the assignment is received and recorded by the focuser at its Registered to the control of the control of the control of the control of the subject to the control of the control of the control of the control of the subject to the control of the control of the control of the control of the subject to the control of the control of the control of the control of the subject to the control of the control of the control of the subject to the control of the control of the subject to the control of the control of the subject to the control of the subject to the control of the control of the subject to the control of the subject to the control of the subject to the subject to subject to the subject to subject subject to subject to subject subj

No assignee under the Policy shall have the right to receive any benefit payable under Clause 5.2 of this Policy.

All statements, advices and other written communications to the Owner in connection with this Policy will be mailed to the Owner's address as indicated on the Policy Application or the most recent address filed with

2.12 NOTICES BY THE OWNER ORDER THE POLICY

The Owner shall notify the incurer at its Registered Office in writing of any holigement, change in Beneficiary designation, exercise of any plots or option or any notion under any clause of this Policy what severe relating to this Policy. The Incurer chall not be fable for any loss or damage the neight result from the Owner's failure or registgence to notify the Incurer regist.

han management and an expectant

This Policy is non - participatory and will not participate in the surplus earning of the Insurer.

2.14 SEPARATE NON-PARTICIPATING FUND

Non-participating Fund of the Insurer. The Insurer may notify the Ox in case of any change in the Separate Non-Participating Fund to w the Bollin is referable.

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If Premiums are payable in advance, in exchange for a receipt signed you authorized employer of the follower of by some other restricted with the context of the follower. The Premium amounts and the frequency of symptoms in segact of the Policy and Supplementary Contracts are shown the Policy Specification Schedule. The Premium is payable throughout and Australia of the Bolice.

16 GRACE PERIOD

If the Next Cash Summedie Value, on any Monthly Dee brain is insufficient to over the next Monthly Declarication, a grace period of thinly one Dritt days from Its class distinct shall be allowed for the payment of the previous accleratemined by the Insurer to cover the dwortfall and shall be adjusted to a relief to the properties of the accession Monthly Declarication such that grace period the amount of the occession Monthly Declarication such as the properties of the proper

el Transmistron of Source

provided in Clause 2.16 GRACE PSRIDD, all coverage under the Pol seminate and the Policy will terminate without value.

The Policy will not terminate in the first two Policy Years provid the Owner pays, in each of the first two years, all the due Premi the Policy and the Additional Premium for the Supplementary Co

7.2 The Insurer can terminate this insurance contract in the event t edient is not providing the appropriate poods related to 10 or nontract when required for the purpose under the prevailing laws of Ne any other country applicable to American Life Insurance Compositionary or particular, in the event that prevailing laws of Ne

Clause 5.2 of thic Policy shall automatically terminate directly following the Insued's sixty fifth (Kith) birthday.

18 REINSTATEMENT

If the Policy is terminated under Clause 2.17 TERMANTION OF THE POLICY, 2 may be ministrated together with attached Supplementary COCKTOL, 3 may during the insuces if before within 60 kg) years when the engine of the processor of the sucer-than require for relectanceser, a written application to the Registered effice of the insurer chain require for relectancesers, a written application to the Registered effice of the insurer chain require with SURVEY COCKTON CONTRACT OF THE CONTRACT OF TH

his premium shall be determined by the insurer and shall not be less than he provided the properties of the provided provided the provided provided the provided the provided at the end of the grace period will be minimized if not paid. The effective date of Reinstatement will be the Monthly Due toget that follows the date Reinstatement is proceived.

in the event of such reinstatement, Clause 5.2 of this Policy shall only cover loss sustained after the date of reinstatement.

The holing connect be minimized, if it has been currendered by the Owner for Intitle Clash Sumeradia Value. The minimized Holing, but not any part thereof granting Stability or Arcident Benefits, shall be inconnectable, with regard to any minimizement personaling to its Reinscratement, after it has been in faces during the lifetime of the Insured for two years from the clash of this instrument except for forestability and within instrumentary conneciment of material facts. Reinscratement of Supplementary CONTINUE, and will be sublished to instruction included in each

Witten notice of claim must be given to the insurer within see (15) of after the occurrence or commencement of any lost occurred by Chauof this Pelicy, or as coon thereafter in reasonably possible, in the evof Arcidental death, immediate notice thereof must be given to tenume. Written notice of claim given by or on behalf of focused to focuse at its Registered efficie specified on the floor page of the Pelicy to any authorized of fiscal of the treatment with information self-time.

2.30 CLAIM FORMS

The Insurer, upon receipt of notice of claim, will familit to the claim such forms as are usually required by the Insurer for filing proof of is 2.21 PROOF OF LOSS

Affirmative proof of foor in such forms as the Insurer shall prescribe in be furnished to the Insurer at Owner's Waneficiary's expense within the one (41) days after the date of such loss. No proof of loss covered Clause 5.2 of this Policy will be accepted if furnished later than one

2.22 BAYMENT OF CLAIMS

Palicy and Incuration Act, 2048, upon delivery of this Policy, if required, at its Registered Office tegether with documents required per the protein of relative the protein of the second registerion, 2048 and satisfactory proof of (a) the happening of the Assumed here as cased on the Policy Specifical Schedule (b) The current age of the Insured (c) the title of the claimant and (d) any other workney point of loss required by the Insurer.

Indemnity for the loss of life of Insured is payable to the Receficiary(se) named in the Proposal Form provided such Breeficiary(se) survively the Insured by thirty (80) days, otherwise to the estate of the Insured. All other Indemnifies under this clause are payable to the Insured.

Any payment made by the incurer in good faith pursuant to this proshall fully discharge the incurer to the extent of the payment.

2.23 PHYSICAL EXAMINATION

The incurer shall have the right to examine the incured when and as often as the incurer may reasonably require during the pendency of a claim hereunder, and also the right to make an autopsy in case of death when it is not forthidden by law.

RRY WIRW (CANCELLATION)

should will obtain the course developed source v o all widell faily color would यक्ताको स प्रदानो जिति कर्गामा १४ तिको अपन विकार राज्य ग्रीमान्य pleased which is death white sound dilutel story became

पद्मार, सारेज गर्ने सब्बेद्ध । बीमबद्दारा बीमानेसको प्राव्यान ४.२ को सारिती क्या specie proper all materix states of the में प्रमान सरेत में अन सामें अमनाया, मीचा नीमान्य महिमाने सारेत म

बाबो रक्षमरणको तारि ताराने मीमानो तानत. मतो खरित मा अन्त तारबाबो belivations unless self-creases marries of children

1.32 WHIRE WHITE ILEGAL ACTIONS

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1. SPREEKS (EXCEPTIONS) में मेंमानेको दिन्त करायों मा बोको परियान समय हो की ब्रीताई स्थानत office or shall order add several solicidar

11 HZ WHEN WHEN DEAR RISK EXCLUSION में मैक्सिक्स एक यह मैक्सिक्स माने अंग्रस राज्य संगय परत बराखा अवतारा प्रत्यक्ष मा अप्रत्यक्ष रचना मद्भमा सर्वित मारभविताओ कारणबाद तन नामा.

पत्नीता रक्तम का को प्रदाई बांबी रक्तम सम्बन्धात विकित रहनेह । 12 March Discour बीर, मैंबियारे बारे का समय विशेषों जानोक्षरी असम्बाद्धा और मीमानिक ताम बाजों का

mber stania control and label 2 miles arrayer stat array an रीमांख अनुरोहको सीमा रक्तन, बाहारी प्रान्त सीमाधानसरको सेन्स्यासाद सीमार्थस रक्त प्रदाई गीकी रहेको रक्त बाप हरेखा।

11 perceptor is seeke offer make with it press (pressurious) and Local Sanction Smitation and Exclusion) should reach admits present a right wright at our screeks admits one प्राप्त की करा महिनेद्वीन कर, संबद्ध राष्ट्र बंधका प्रशासक गा न्यापार का अभिक

स रिक्स मा आरोप कारत अन्तर्गतको की गावासनी, रिफेक्स मा मनीन अन्तर्गत stunced system office : of a piller sweet oil. Due sweet hilly not steam a.c.

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क शांत मा मुद्र करियोर असम्बास करें रेशको वैतिक, प्रारों मा अन्य समझ संसाम

क जन्मजा विकरीतर र बीमाइ वा बीको क्रीमान स्थार द्वारान अवस्थात.

a feet massial their observe states assert to Property (परिचरिक संस्था परिक म अन की रेनके कारत मा परिचय TO STREET OFFICE AND ADDRESS OF THE PERSONS THROUGH STREET, TH Syndromi. TETHER HERFLET RETET (ARC - AIDS Related Complex). HER

TH HE IS NOT HAVEN STREAM VISAS STRENGT THE RESIDENCE FOR infection) में malionant necessare मा अन्य करे विकास अवस्थाओं कारणबाद

क्षः पर्व विश्ववार अवस्थात

यः शरीतिक प्राप्तपीद समझी कारण रहिंगा passing हुन्छ ।

4. HE HE HE HER IN STREET, ST. ST. ST. ST. ST. ST. ST. Put Holding, Paragilding, Bungee Jumping, Parachuting / Scuba diving स सरस्थित ।

a faster assistant faster sout over thit areat our surfer souther र इसका प्राप विकास पासक हारा उद्योगी साम्बारक विकास की उद्यान स्थाप y, discharge from oil states our faits structure (GENGRAL AND

of solder warm gaggers are no that sewer durings marker i an author light markers that went and market with अनकार सीवारिकमा राजारीका ।

2. FRRIT STRUPT (SPECIAL PROVISION) s.1 statest lebra statt - states and stole spare gase per

PLAN-COVERAGE UNDER NATURAL CAUSES) 2.13 BIRE HER (ACCOUNT VALUE) whele what indules are any francour more either - office what

रेबीबीटको बाल सन्पस्त से रेबीबीट पीठ रिक्का अधिक बलारी, करेबर, र urine arti yan nyyeka yan dantarah menti arash ake y ofnish artine देवीयो पाँड प्राप्त काको वह गीमाना-कार मेरिटीह । ment we there was it was surreference about audion waters

free crity ; next savery theory; now never lifer sentral with 2.5.2 WHE SERVIC (ANNUAL STATEMENT) during selected fidant scrippe, dischapit yes it recording self-bit

rearran with facer with all affairs : 2.12 WHEN CHATH BENERT armore afront studies excely differed any ever descrip dans your ar

मान निर्देश सारा मान रक्त माने नीहरी रक्तनाह की नकीश रक्त का वो erane direk daria serie diletak ara ara, sa dariasa coursest when it dust rement after on my an label बारा सन रक्त वा बतानी प्राचनाको बीमाधान (परक कराको रक्ता बतानी

पदाई बतानी हिन बण्बर गरंध । की मक्बीता रक्षम बा बतानी हो गाब रक्षमण्ड months :

2.1.4 STOWER STY MAJURITY BOSSESS obsessor fathest sever uses you supply and seasing you sty sorel with orth रसन परिचनशा ताच रसन तोहा । परिचनशा जित्र सीमानेहको अरामीचा हालेहा यां वा प्रवेश शांत प्रवेश यां वांत्रांच

2.12 WERR WITH GROWING DEDUCTIONS) सांबर वेबीवीया करणीरे बात सन्यवट, करणीहरा विहरण गीत अरवारको प्रसानिक र न्यसम्बारन समीत, तीका बीमाको राज्य, कृतिका, र बीमानेसकन संस्था परक करायात करेबा: को पीमाधान प्रदादने को सीच :

224 CANCELLATIO

The Incore may cancel Clause 5.2 of this Policy at any time by written notice delivered to the Owner, or mailed to the last address as shown by records of the incore; crating when, not less than fifteen (18) days thereafter, such cancellation that be effective. Cancellation of Clause 5.2

by records of the incurer, stating when, not less than fifteen (16) of thereafter, such cancellation that be effective. Cancellation of Clause by the incurrent shall be without prejudice to any claims arising prior such termination.

paid by the trained/devier under the Policy with respect to the cance or terminated cover shall not be returned and the cost of insura applicable to the cancelled or terminated cover shall not be include the Monthly Industrians obtained in a Refunda right of such capability.

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Legal action will be subject to Insurance Act, 2009 and Insurance Regulation, 2009.

This Policy does not cover and no payment shall be made in respect to any loss caused by an escaling from:

2.1 WAR EXCLUSION

It is hereby agreed that, notwithstanding the provisions of this Policy and any Supplementary Constant made a part thereof, if the Insured dies or intotally and permanently disabled as newer of his descript in relievely taking an active part in Was, the Insurer's Eablity under this Policy shall be intended to the Ancount Value leave any individuals under the Policy.

If the incured commits cuicide, while cane or incure, within two years from the Effective Date or from the date of any Reinstatement of the Pallog, the incuration under this Contract that the a sum equal to the Previous paid is on any indicatement under the Pallog and less ray partial

3:3 International and Local Sanction Limitation and Euclosion:

The Incure that not be deeled to provide any benefit behavior to the be fable to gay any claim or provide any benefit behavior to the extract the provision of such cover, payment of such claim or provide such benefit would expose the insurer to any cancion, prohibition restriction under timbed Nations resolutions or the trade or econcerations. Bear or resolutions of the furnovers this more than the most of the such as the such provides the such provides the provided kines.

in addition to the above, the following exceptions are specifically applicable to the benefits under Clause S.2: all intentionally self-inflicted injury, suicide or any attempt thereat while

ane or insane; I) any period the insured is serving in the Armed Forces of any country

d) Loss incurred due to Terrorist Acts;

 d) Congenital anomalies and conditions arising out of or resulting therefrom;
 e) Bacterial infections (except pyogenic infections which shall occur in the conference of the conference

If Any chim caused by an opportunistic infection or malignant neoplasm, or any other rickness condition, if, at the time of the claim, the Housel had been blagnooid as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Comples) or having an antibody positive

gl Pre-Seisting Conditions

Any bodily injury which shall result in hernix;

 Participation in competitions, races, contests, matches in land, or sea; mountain climbing, pot holing, paragliding, bungee jump parachating or scuba divinor. j) Rying in an aircraft or device for secial navigation except as a fare paying passenger on a certified passenger aircraft provided by a commercial aircraft expensed by a properly certified plot flying between duly established and maintained aircraft.
4. SERSEAL AND SYSCAL PROVISION REGISLATING THE POLICY

The above General Provisions shall apply to the Policy as long as the Contract is in force. The following Special Provisions shall apply to the Policy depending on the period the contract has been in force as

S. SPECIAL PROVISION

S.1. BASIC DPS PLAN - COVERAGE UNDER NATURAL CAUSES

The Account Value of any Monthly Due date is calculated as follow: The Account Value on the prior Monthly Due date less payared withdrawals, if any, since the prior Monthly Due Date less the Monthly Debackines plus Pulory it have of Investment Earnings plus all their Premiums received cinco the prior Monthly Due Durn. Investment Earnings depends on the yield on the assets of the Separate

as determined by the insurer from time to time.

5.1.2. ANNUAL STATEMENT

Anniversaries at the written

in case of death of insured under the policy with death coverage insurer will pay the Face Amount or Account Value on the date of d

In case of death of the Insured under the policy without death coverage the Insurer within the provision of this policy, agrees to pay to the Reselficing the Acoustri Value as on the date of death or the premium paid (seducifing the premiums paid in respect of supplimentary Occetus, if any, reduced by partial withfatewals, which even is higher. The deat

The Maturity Benefit shall be the Account Value on the Maturity Date less any indebtedness. The Maturity Date is stated on the Policy Specification Schedule and the Maturity Benefit can be received as a lump our or used to purchase an annual year or a combination of both. The annually values will be a second or second or

5.1.5. MONTHLY DEDUCTIONS

On the Monthly Due Date the insurer shall deduct from the Assount Value, the Administration and Management Expenses as determined by the touser, the cost of life insurance, if any and the additional premium

2.11 WHITE THE WIT COURSENDERS AND LOANS!

2.5.5.5 WHYTH (SURRENDERS)

रीमांख मारिक्यून सैमकाई प्रकार २.१२ रीमांख अगरेर सैमांख महिक्यून सर्वाप वर्ग समित्र : सर्वापन बतानी हुने रक्त बीनानिक्से का उन्ह सर्वाप

2.15.2 office witcher paginal with province of during efficient of a different discourse during efficient

रीयकार्य विकार अर्थात् परी. क्रीचीर सांद्रक व्यक्तिया बाल सन्त्रबाद अस्तिक चीरा अस्तार सैमको अधिक बाहारी रक्तमाह कार्यान्यर शास प्रहारीय । street when wenters about on what small values of author car sain ; then at on their winter upt after emitted

या प्रस्कार अनेतर प्रतिक्रत ब्रोत्तर माने एक पता मही और महान हिंदी गाम संस्थार्थ सीम्त को समेख । कृते एक बीमानेस कोना पढ़ते अधिक भारतीतको प्रापेक क्षतिको गानि प्रानेकित गानारको संगयन सरावर, अधिकान वन रक्षत रक्त, बीवको तीकेको बाला बन्नको विशिष्ण प्रतिशत रक्तम बन्ता गाँद्र हरेखेन : मरामर (१००५) हरीब । भाको साथ मन्त्र रक्तमाद प्रदारीय ।

2.15.2 HART DAYS & MINISTER BOW GLURRENDER CHARGES AND PROCESSING FEE many v 5 c 2 office overfroor pilot afternit audit not y analysis

शास्त्रक वीमानिकांत संतरन हुत । पात्रक, सम्बंध कुटर र मानीनकर शास्त्र नामक अधिक बतारी जिंदा कार्यान्वयर शान्त प्रदानिय । 2.15.1 distribut wat (POLICY LOAN)

shot of ductor after solve, in ductor soon shall safeline years. त्यारो सैमानिको त्यान्तरम र सैमानिको दिशेमा त्या मक्ताको स्था सन्त रक्त को अधिकान गर्ने प्रीत्रात १,५५० सहकानी एकन बीमको क्रण हिरेश । यह रीमांक्सो क्रम मान त्यो रसम त्येव तर त्यात गतित रीमांक्स स्टेसी अत्यस

की प्रथमें मोबीर अध्वयन ६ महिन सम्बन रही म्लीत को वसे अध्वय

theirs were the adults) whale hig theat chief our lifes have क्या परि परिव साहरू त्या सर्वत् । वर्त त्या व्यव सेवांकारे प्रवेत महिकाराय किए बहारी गरंपी हा चैना समिति से सीवीर हिंदू नम्रो तथा स्थित गरंपी नेताना त्यान बतानी नर्गराचा को स्थान रक्षम तार्था प्रथम गर्थि को मा

र से को पर्वको न्यान प्रदार बाद बनारी दिवेख । during week ordy displayed sorby and display object analysis. विकार रचना गरंग्येख : मैकारेख फाग र पातेको म्यान गरे मा अधिक रचना मेरिता

की परि नेता चन र पानेको न्यान रक्त राहा स्वर्णन करू बना नहीं शास 2.4 dign size, sirely, effic, says it are referred outs are one word

WE WINTER (ACCIDENTAL DEATH, DISMEMBERMENT, LOSS OF SIGHT, HEARING AND SPEECH INDEMNITY AND PERMANENT TOTAL DISABILITY में बार्ट राजरोजो अर्थंत्र वित्र हो ब्रीड्स रावि, सर बार्ट्स राजरो शर्ट, असना

2.4.1 gildenth with app with mid-mid (LOSS OF LIFE ACCIDENT INDEMOTIO:

standard offers were edges word fields the see field coar for few म परेपी बाबो रबम प्रदर्ध मा रबम बतारी तिथा :

2.4.4 strain, effer, week it was refresh offer may approximate meant. LOSS OF SIGHT, HEARING, SPEECH INDEMNITY)

different from polars adults ofte unur should not real total arbit source वानाने सन रक्षमको प्रतिभात रक्षम भारानी गर्ने छ nik renes ur nik arene ur nik utanak zakénak selet, nasas

गढ्डा तत र गढ्डा बात्रको वृत्ति - १००५ एउट तर मा मूहनो र एउट जोवानो स्थितिको ब्रीत -१००५.

सक् श्रीत वरेस-१००१

वने ग्रहा तत वा बत नवेगा-११%

शासीमद्वीतीया र चीरतीया समेवा-२४%

2. 3.3 FIRST WE WARRY WAS DERMANENT TOTAL DISABILITY INDEMNSTYS

scretcal obusy may a relate shall fally life for my Bult (say) for बिस मीचित पूर्व र अवनी पूर्वते अवात अवनी असम्बाद्धा र मानी असातात तमातार हा is infinish sufficient and other t an author screen out a such surror वारी रहेवा बीवको इच्छान्द ४.२.२ अन्तर्गत बहाती गीराको वा गीने रक्तन घटाई

2.5 Y STORY Y TOTATON AND EXPRESSION OF इस्कार्ड ४,२१ शर्दिनाको कारण मात्र भागा पद्धने ताथ या इसकार्ड ४,२२ अंवर्धन

विकास ताब पढ़ने स्वसन्त बाको एक बना बोट व्हीरको तानि करेपीन वसन्तवा बारह अरुलंको सम्पर्न बीमा रक्षाबाग तसन अन्त त्रीव । तर त्यारी अन्त तीव reach wife across reformery covers with risk after safetile at

S.1.6. SURRENDERS AND LOANS

5.1.6.1. SURREN

The Policy may be currendered on any Monthly Due Date upon written request by the Owner to the Insurer in accordance with Clause 2.12 MONTHLES BY THE OWNER UNDER THE POLICY above. The amount payable on running shall be the Mar Cash Surveyorke Value of the Brillow.

5.1.6.2. PARTIAL WITHDRAWALS

A partial withdrawal from the Account Value may be made on any Monthly box boas after 1th 1400 Agentiverang during this fiftering in the tourned by written require of the Owner to the Incurse. The Incurse real feedback is November to the Incurse. The Incurse real feedback is Clause 5.6.5 SURFAINDER CHANGE AND PROCESSING FEE. The Incurse may define payment of the partial withdrawal amount or a specified not exceeding 6 fails match. The Incurse may also limit the number of partial withdrawals amount for a partial most clause in a Policy Year. The amount of partial withdrawals in a Policy Year. The amount of partial withdrawals in a Policy Year.

5.1.6.3. SUBBENINES PUARSES AND SENTESSING SEE

The Surrender Charge and the Processing Fee referred to in Clause S.1.6. PARTINAL WITHORNERSLS are attached to the Policy. The Surrender Change and Processing Fee will be deducted on Surrenders and the Processing Fee will be deducted on Partial Withdrawsk are meetices in the Indoorsement Stoff Surveness Surrender Chances, and Processin on the Indoorsement Stoff Surveness Surrender Chances, and Processin.

ree.

Other than during the first two Policy Years, the Insurer will lend on sole security and proper assignment of this Policy during its continuance, an amount not exceeding 90% the then current Loan Value. The Loan Value

The insurer reserves the right to defer the granting of a loan for a period not exceeding 6 (sia) months.

to the control of the

The request for a Policy loan must be made in writing to the Insurer at its Registered Office. Repayment of all or part of a Policy loan and accrued interest may be made at any time while the Insured is alive and this Policy is in faces.

If the loan with account interest exceeds the Cash Sumender Value at any time, the Policy shall terminate automatically without any value and

52 ACCIDENTAL DEATH, DISMEMBERMENT, LOSS OF SIGHT, HEARING AND SPEECH INDEMNITY AND PERMANENT TOTAL DISABILITY

in addition to the Death Benefit under the Clause S.1.8, the insurer agrees to pay the following Benefits for lissues occurring on or after the Pullsy Date and during the period this Clause is in effect subject to the Turner Conditions and Exemptions profitalists to the Turner Conditions and Exemptions

5.2.1 LOSS OF LIFE ACCIDENT INDEMNIT

When Injury results in loss of life of an insured within three hur duty five (188) days from the date of the accident, the insurer will the Principal Sum, less any other amount paid or payable under C \$2.2 and/or \$2.3.

5.2.2 DISMEMBERMENT, LOSS OF SIGHT, HEARING, SPEECH INDEMNITY When Injury results in any of the following Losses within three hundred

skey five (IAS) days from the clate of the accident, the Insurer will pay specified percent of principal sum for the loss of:

Both Hands or Both Feet or Sight of Both Sye—180% One Hand and One Foot—180%

Either Hand or Foot and Sight of One Sye—100%

Hearing of Both Ears — 100%

Speech — 100% Ether Hand or Foot—50%

to of One Sys-SO%

Thumb and index Finger—25% in case of cocurrence of more than one of the losses specified under this

are the total indemnity payable hereunder is established by adding indemnity corresponding to each single loss up to a maximum limb 80% of the Principal Sum.

5.2.3 PERMANENT TOTAL DISABILITY INDEMNITY

When, as the result of injury and commencing at any ti-

Insurer will pay the Principal Sum less any other amount paid under sub-clause 5.2.2

\$.2.4 LIMITATIONS AND EXPRATION OF COVERAGE

No indemnity will be paid under any circumstances for more than one of the loose, the greatest for which provision is made in Clause 5.2.1 IOSS OF USF ACCIDENT RESEMBLY or Clause 5.2.2 ESEMBLESEMBLY, LOSS OF SIGHT, WARKENS, SMCKH INDEMNITY, or Clause 5.2.3 PREMAMENT.

TOTAL INSABLITY INDIAMETY.

The occurrence of any specified localizate in respect of the incurred for which the full Principal Sun is payable shall at once reminate all insurance under this clause, but such termination shall be without