

GENERAL PROVISIONS

- Notice of Loss:** Written notice of loss must be given within 20 days, or as soon as reasonably possible.
- Proof of Loss:** Written proof of loss must be given within 120 days after the date of loss, or as soon as reasonably possible.
- Forms for Proof:** When we receive notice of claim, we will send any required claim forms within 15 days. If the person making the claim does not receive these forms within this time, proof of loss requirements will be met by sending us written proof of the occurrence, character, and extent of the loss.
- Examination, Autopsy:** We have the right, at our expense, to have the insured examined as often as reasonably necessary while a claim is pending. We may also have an autopsy made, unless prohibited by law.
- Time of Payment of Claims:** We will pay for any loss covered by the policy not more than 60 days after we receive proof of loss.
- Beneficiary; Payment of Claims:** Benefits payable under the policy will be payable to the Insured or to the beneficiary designated by the Insured, other than the Policyholder or an officer thereof as such. The beneficiary designation must be made in writing to our Home Office. If no beneficiary designation is effective, payment may be made to the Insured's estate. At our option, if no beneficiary designation is effective, or if the designated beneficiary is not competent to give a valid release, we may pay such insurance to any one or more of the following surviving relatives of the Insured: spouse, parents, children, or siblings. Any payment made in accordance with this provision will discharge us to the extent of such payment.
- Legal Actions:** No legal action may be brought on the policy within 60 days after proof of loss. No legal action may be brought on the policy more than six years after proof of loss was required.
- Change of Beneficiary:** You may change the beneficiary without his or her consent by sending us a signed written request.

