

Term Life General Conditions

THIS POLICY WITNESSES THAT VICTOIRE SAL (herein called "THE COMPANY"), has granted the Assurance described hereinafter, and agrees to pay the benefits shown in the SCHEDULE hereof subject to the Terms and Provisions of this policy which must then be in force.

This policy, issued in consideration of the proposal thereof, shall take effect, subject to the payment of the first premium, on the inception date as stated in the Schedule and shall remain in force by payment of the subsequent premiums as stated herein.

The Provisions and Benefits set forth on the succeeding pages, and the proposal referred to in the Schedule, together with all statements made and signed by the Assured shall form the basis of the Contract.

Signed on the issue date stated in the Schedule on behalf of the Company.

TERMS AND PROVISIONS

Article 1. -THE CONTRACT

This Policy and the Proposal therefore, together with any supplementary contract applied for, constitute the entire contract between the parties.

Special provisions shall be valid only when endorsed on this policy or confirmed in writing by the Company.

Article 2. -FREEDOM FROM RESTRICTIONS

This Policy is free from all restrictions as to occupation, foreign travel or residence.

Article 3. -WAR EXCLUSION

Notwithstanding anything herein contained to the contrary, this policy does not cover death caused directly or indirectly, wholly or partly, by reason of or in connection with any of the following acts or states arising from war or warlike operations (whether war be declared or not), invasion, act of foreign enemy, hostilities, mutiny, strikes, riots civil commotion, civil war, terrorist activities, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance or martial law or state of siege.

Article 4. -SUICIDE-JUDICIAL SENTENCE

Should the Assured, while sane or insane, commit suicide, or should the Assured's death be a consequence of a judicial sentence within two years from the inception date or the reinstatement date of this policy, then the liability of the Company shall be limited to the mathematical reserve of this Policy, if any, at the time of such death.

Article 5. MISSTATEMENT OF AGE

Should the age of the Assured exceed that stated in the proposal, this policy shall not be void but the amount(s) payable under this policy shall be that amount(s) of assurance which the premium paid would have purchased at the correct age according to the Company's premium rates.

Article 6. -PREMIUM

Premiums are payable in advance during the lifetime of the Assured at the intervals shown in the Schedule. All premiums after the first are payable on -their due dates at the Head Office or to an Agent or Cashier in exchange for the Company's official receipt signed by a duly authorized person of the Company and countersigned by the Cashier.

Article 7. -GRACE PERIOD

A Grace Period of 30 days is granted for the payment of any premium after the first. Nevertheless, if the Assured dies within the Grace Period, and the due premium not yet paid, the benefits provided under this policy will be payable in full less the amount of the overdue premium.

Article 8. -BENEFICIARY

The Assured reserves to himself the right to change the names of the Beneficiary (ies) at any time, by notifying the Company by registered letter. If, following the death of the Assured, there shall be a dispute between persons claiming to be beneficiaries, the Company shall refrain from payment until the dispute is resolved by an Order of Court designating the Beneficiary.

Article 9. -ELECTION OF DOMICILE

The recognized Assured's address is the one indicated on the proposal form. No change of domicile is considered valid by the Company unless it has received notification thereof by registered letter.

Article 10. -PROOF OF DEATH

Before effecting any death claim settlement under this policy, the Company may require the following corroborating documents:

- a) Satisfactory proofs that the death of the Assured occurred while this policy was in force.
- b) An official certificate stating the specific cause and the circumstances of the death of the Assured.
- c) Proof of title of the Beneficiary and/or Beneficiaries.
- d) Proof of the real age of the Assured.

Article 11. -JURISDICTION

This policy shall be governed by the laws of the country where it has been issued.