

EXPOSURE AND DISAPPEARANCE CLAUSE

This Policy also covers Subject otherwise to its terms, conditions and exceptions DEATH from Drowning or Exposure as the direct or indirect result of misfortune to any conveyance in which travel is permitted, or Drowning or Exposure immediately following and as the result of accidental bodily injury as within expressed.

It is agreed that if after a period of one year has elapsed and all available evidence examined there in reason to presume the Death of the Insured Person as a result of an occurrence covered hereby, the disappearance of the Insured Person shall be considered to constitute a claim under the Policy, anything to the contrary contained herein notwithstanding.

It is further agreed that if any time after the payment has been made by Underwriters to the Assured, his Executors, Administrators or Assigns, the Insured Person is found to be living, any sums paid by Underwriters in settlement of the Claim shall be refunded to them

All other terms and conditions of the Policy remain unchanged.