

DISSAPEARANCE CLAUSE (PERSONAL ACCIDENT)

IN CONSIDERATION of the premium paid hereon it is hereby agreed that, subject to all the terms, limitations, conditions and exclusions of this Reinsurance except as specifically provided herein, if the insured person disappears during the currency of this Reinsurance and his body is not found within____ days after his disappearance, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that he sustained accidental bodily injury and that such injury caused his death, Underwriters shall forthwith pay the death benefit under this Reinsurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the insured person is subsequently found to be living.

NMA1442 (amended)