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# **CNA INTERNATIONAL LIFE**

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Issued by CNA International Life Company, SPC, Ltd.

Executive Office:  
P.O. Box 1109 GT, Mary Street  
Grand Cayman, Cayman Islands, B.W.I.

Administrative Office:  
P.O. Box 305153  
Nashville, TN 37230-5153, USA

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In this policy the Owner is referred to as "You" or "Your". The Direct Life Insurance Segregated Portfolio of the CNA International Life Company, SPC, Ltd. is referred to as "We," "Our," or "Us". "He" is used to mean "he" or "she". "His" is used to mean "his" or "hers".

**This is a legal contract between You and Us. Read it carefully.**

**AGREEMENT** - If the Insured dies while this policy is in force and prior to the Expiry Date, We will pay the proceeds payable to the Beneficiary. Payment will be made upon receipt at Our Administrative Office of due proof of the Insured's death. This agreement is subject to the terms of this policy. **Note: All dollar amounts referred to in this policy are in U.S. Dollars (\$).**

**CONSIDERATION** - This policy is issued in consideration of the application and payment of the first premium. While the Insured is alive, premiums must be paid as described in the Policy Schedule until the Expiry Date.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
Assistant Secretary

**Adjustable Premium  
Level Term Insurance to Policy Age 85**

**Premiums Change As Shown In The Policy Schedule**

**Convertible During Conversion Period**

**Insurance Payable Upon Death Before Expiry Date  
Premiums Payable To Expiry Date  
Non-Participating - Not Eligible for Dividends**

## Guide to Policy Provisions

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The Policy Schedule precedes the Guide to Policy Provisions.

A copy of any Amendments, Endorsements or Riders and applications are attached.

## SECTION 1: DEFINITIONS

The following are key words used in this policy. They are important in describing both Your rights and Ours. When they are used, they are capitalized. As You read Your policy, refer back to these definitions.

**Administrative Office** means Our office at P.O. Box 305153, Nashville, Tennessee 37230-5153, USA.

**Amendment, Endorsement or Rider** means a form which amends the policy or which provides additional benefits. When an Amendment, Endorsement or Rider is attached to the policy, it is a part of the policy and is subject to all the terms of the policy unless We state otherwise in the form.

**Assign** means to transfer Your rights as the Owner of this policy. If You transfer all of Your rights irrevocably, this is an absolute Assignment. If You transfer all or some of Your rights as security for a loan, but on the condition that such rights return to You once the debt is paid, this is a collateral Assignment.

**Assignee of Record** means the individual or entity recorded at Our Administrative Office to whom You have assigned Your rights.

**Base Policy** means the policy without any additional benefits provided by Rider.

**Beneficiary** means the payee of the proceeds payable upon the Insured's death.

**Conversion Period** means the period during which You may convert this policy to another plan of insurance.

**Expiry Date** means the date coverage under this policy ends.

**Owner** means the person, persons, or entity who may exercise the rights listed in this policy.

**Policy Age** means the Insured's age on His birthday nearest the Policy Anniversary.

**Policy Age on Policy Date** means the Insured's age on His birthday nearest the date on which this policy is issued.

**Policy Anniversary** means the same day and month as the Policy Date for each year the policy is in force.

**Policy Date** means the date on which this policy is issued and the insurance coverage becomes effective.

**Policy Months** and **Policy Years** means the months and years during which this policy is in force. Policy Months and Policy Years are measured from the Policy Date.

**Policy Schedule** means the Policy Schedule issued with the policy on the Policy Date, as well as, any subsequent modifications to the Policy Schedule for changes made after the Policy Date.

**Premium Due Date** means the date by which premiums, other than the first, are due.

**Written Notice** means a notice in writing to You from Us. Such notice will be mailed to You at the last address on record for You at Our Administrative Office.

**Written Request** means a request in writing in a form satisfactory to Us and recorded at Our Administrative Office.

## SECTION 2: POLICY PROCEEDS AND PREMIUM REFUNDS

### 2.1: PROCEEDS

**2.11: PROCEEDS PAYABLE** - If the Insured dies while this policy is in force, We will pay the proceeds payable to the Beneficiary. The proceeds payable are:

- (a) the Face Amount of insurance in effect on the Insured's life; plus
- (b) any additional benefits provided by Rider providing proceeds which are payable on the Insured's death; less
- (c) any unpaid premium for the Policy Month in which the Insured dies, if the Insured dies during the Grace Period; plus
- (d) an amount equal to any premium paid to Us for each Policy Month following the Policy Month of the Insured's death. (However, We will not pay this amount if We are waiving premiums for this policy).

**2.12: PAYMENT OF PROCEEDS** - The proceeds payable are subject first to the interest of any Assignee of Record. Payment to any Assignee of Record will be paid in one sum. Any remaining proceeds payable on the death of the Insured will be paid to the Beneficiary. Such proceeds will be paid in one lump sum.

Any payment is subject to the terms of this policy. The proceeds payable will be exempt from the claims of creditors and from legal process to the extent the laws of the Cayman Islands permit.

### 2.2: PREMIUM REFUNDS

**2.21: PREMIUM REFUND PAYABLE** - If this policy terminates prior to the Insured's Death, We will pay the Premium Refund payable to You. The Premium Refund payable is as shown in the Schedule of Premium Refunds in the Policy Schedule. No additional Premium Refunds will be payable on benefits provided by Rider.

**2.22: PAYMENT OF PREMIUM REFUND** - The Premium Refund may not be assigned. Any Premium Refund payable on the termination of the policy will be paid to You in one sum.

Any payment is subject to the terms of this policy.

## SECTION 3: GENERAL PROVISIONS

### 3.1: CONTRACT

**3.11: ENTIRE CONTRACT** - The entire contract between You and Us consists of this policy, including any attached Amendments, Endorsements and Riders, and a copy of any attached applications. Any applications for additional benefits provided by Rider or reinstatement will be made a part of the policy on the effective date of the addition of the Rider or reinstatement. A copy of any such applications will be provided to You for attachment to this policy. In the absence of fraud, all statements made in any application are representations and not warranties. We will not use any statement made by the Insured or made on His behalf to challenge a claim under this policy unless it is contained in an application.

**3.12: CHANGES TO CONTRACT** - No one has the right to change any part of this policy or to waive any of its provisions unless the change is approved in writing by one of Our officers.

**3.13: INCONTESTABILITY** - This policy will be incontestable, except for nonpayment of premium, after it has been in force during the lifetime of the Insured for two years from the Policy Date, except as provided below.

Any additional benefits provided by Rider effective after the Policy Date shall be incontestable, except for nonpayment of premium, only after such additional benefits have been in force during the lifetime of the Insured for two years from their effective date. Any additional benefits issued after the Policy Date shall be contested only on the basis of statements made in the application for such benefits.

Reinstatements may be contested for two years from the date of Reinstatement only on the basis of material misstatements made in the application for Reinstatement.

**3.14: SUICIDE** - If the Insured commits suicide, while sane or insane, within two years from the Policy Date, the proceeds payable will be limited to an amount equal to the total premiums paid. Such proceeds will be paid to the Beneficiary in one sum.

**3.15: MISSTATEMENT OF AGE OR SEX** - If the age or sex of the Insured has been misstated, the proceeds payable will be adjusted to that which the premiums paid would have purchased at the correct age or sex.

If the age or sex of the covered person under a Rider has been misstated, the proceeds payable for such person will be adjusted to that which the premiums paid would have purchased at the correct age or sex.

**3.16: EXCLUSIONS** - If the Insured dies as the result of activities excluded by an attached Amendment, the proceeds payable will be limited to an amount equal to the total premiums paid. Such proceeds will be paid to the Beneficiary in one sum.

Furthermore, if a Beneficiary is responsible for the intentional death of the Insured where legal actions are taken against the Beneficiary, the Beneficiary is then excluded from any benefits payable. Any death benefit amount that would have otherwise been payable to the beneficiary will be paid to the remaining primary beneficiary, if applicable, otherwise to the contingent beneficiary. In the event that no other beneficiary is named, the death benefit will be payable to the estate of the insured.

### **3.2: PREMIUMS AND REINSTATEMENT**

**3.21: PAYMENT OF PREMIUMS** - The first premium must be received by Us in the Cayman Islands, along with the application, properly executed by Your attorney-in-fact in the Cayman Islands. However, if a policy is issued to You, the first premium will be effective on the Policy Date. All subsequent premiums are due on the Premium Due Date and in advance of the period to be covered. Subsequent Premium Due Dates are measured from the immediately preceding Premium Due Date. The premium and the premium frequency are shown in the Policy Schedule. Subject to Our approval, You may change the premium frequency.

Premiums, other than the first, must be paid to Us at Our Administrative Office.

**3.22: CURRENT AND MAXIMUM ANNUAL PREMIUMS** – The current annual premiums are the premiums currently charged by Us and projected for policy years after the first policy year. These premiums are not guaranteed. The annual premium payable will never be greater than the maximum annual premium. The current and maximum annual premiums include an annual policy fee as shown in the Policy Schedule. Premium changes will be on a uniform basis for Insureds of the same issue age, sex, and premium class whose policies have been in force for the same length of time.

The Level Premium Period is the number of years that Your maximum annual premiums are guaranteed not to increase.

If additional benefits provided by Rider are attached, premiums for such Riders have not been included in the current and maximum annual premiums shown in the Policy Schedule.

**3.23: GRACE PERIOD** - After the first premium, a Grace Period of 31 days from the Premium Due Date will be granted for the payment of every premium. Your policy will stay in force during the Grace Period. If the Insured dies during the Grace Period, we will deduct any unpaid premium for the Policy Month in which the Insured dies prior to the payment of any proceeds, as described in Section 2.11.

If the Grace Period ends without the payment of any unpaid premium, this policy will terminate as of the Premium Due Date. The Premium Refund, if any, will then become payable as described in Section 2.2.

**3.24: REINSTATEMENT** - If this policy terminates as provided in the Grace Period, You may reinstate it by Written Request at any time within three years after the date of termination, but prior to the Expiry Date. You must:

- (a) submit evidence of insurability satisfactory to Us;
- (b) pay all past due premiums with interest at 6% per year, compounded annually, to the date of reinstatement; and
- (c) repay any Premium Refund which We have paid.

The effective date of reinstatement will be the date the application for reinstatement is approved by Us.

### **3.3: OWNERSHIP AND BENEFICIARY**

**3.31: OWNER'S RIGHTS** - During the lifetime of the Insured, You alone may exercise all rights provided under this policy. If more than one Owner is designated, the consent of each Owner will be required to exercise such ownership rights.

If there is more than one Owner, and one Owner dies, the remaining Owner(s) shall have all rights provided in this policy. If You are the sole Owner and You die, the contingent Owner, if any, will become the Owner. If there is no contingent Owner, ownership will pass to Your estate.

**3.32: CHANGE OF OWNER OR CONTINGENT OWNER** - You may change the Owner by absolute assignment. You may designate, change, or revoke a contingent Owner. On the Policy Date, the Owner and any contingent Owner are as designated in the application.

**3.33: ASSIGNMENT** - This policy may be assigned. We are bound by an assignment only if We receive a duplicate of the original assignment provided to the assignee. We take no responsibility for the validity of any assignment.

An assignment will not change or revoke the Beneficiary designation in effect at the time the assignment is made. If there is an absolute assignment, Your rights and privileges, including any right to change the Beneficiary, vest in the assignee. If there is a collateral assignment, the collateral assignee has priority over the interest of any revocable Beneficiary or revocable payee under any optional method of policy settlement.

**3.34: BENEFICIARY** - A Beneficiary is revocable unless otherwise stated in the Beneficiary designation. The interest of any Beneficiary who dies before the Insured vests in You, unless otherwise stated in the Beneficiary designation.

**3.35: CHANGE OF BENEFICIARY** - You may change a revocable Beneficiary. On the Policy Date, the Beneficiary is as stated in the application.

**3.36: CHANGES** - Changes in assignment, Beneficiary, and ownership are subject to the rights of any Assignee of Record and any irrevocable Beneficiary. We will not be bound by any such changes unless made by Written Request. Any changes take effect as of the date the Written Request was signed. However, We are not liable for any payment made by Us before We record such Written Request.

**3.4: TERMINATION** - This policy will terminate on the earliest of:

- (a) the Insured's Death;
- (b) the Expiry Date;
- (c) the Conversion Date;
- (d) receipt by Us of Your Written Request to terminate this policy; or
- (e) the end of the Grace Period without the payment of any unpaid premium.

If this policy terminates prior to the Insured's Death, We will pay the Premium Refund payable, as described in Section 2.2.

**3.5: GOVERNING LAW AND JURISDICTION** - The Company, incorporated under the laws of the Cayman Islands, and established and having its registered office in the Cayman Islands, is subject to Local Companies (Control) Law.

The terms and conditions of this policy are governed by and construed in accordance with the laws of the Cayman Islands and the parties submit to the jurisdiction of the courts of the Cayman Islands.

Any legal suit, action or proceeding arising out of or relating to this policy is subject to the exclusive jurisdiction of the courts of the Cayman Islands.

## SECTION 4: POLICY SETTLEMENT

### 4.1: GENERAL POLICY SETTLEMENT PROVISIONS

- 4.11: **PAYEE** - The Beneficiary is the payee of the proceeds payable at the Insured's death; any contingent Beneficiary is the contingent payee. If the Beneficiary is revocable, then the payee is also revocable.
- 4.12: **PAYMENT OF POLICY PROCEEDS** - When a policy becomes a claim by the death of the Insured, settlement will be made as soon as possible after receipt of due proof of death. We will pay proceeds to the payee in one sum.

SAMPLE

## SECTION 5: CONVERSION PRIVILEGE

**5.1: CONVERSION PERIOD** - The Conversion Period is as shown in the Policy Schedule.

**5.2: CONVERSION OF THIS POLICY** - You may convert this policy during the Conversion Period and while it is in force, without evidence of insurability, to any permanent life or endowment insurance policy then available from Us for conversion. You may convert up to the Face Amount of this policy. To convert this policy, You must:

- (a) submit a Written Request;
- (b) return this policy to Us; and
- (c) pay the first premium for the new policy. The premium for such policy, excluding the premium for any additional benefits provided by Rider, will not be less than the premium for this policy on the Conversion Date.

The Conversion Date is the date these items are received and Your request is processed. The Policy Date of the new policy is the Conversion Date. The new policy will be in force as of this Policy Date. Effective on the new Policy Date, this policy will terminate as described in Section 3.4. In no event will coverage be in force under both this policy and the new policy concurrently.

We will refund any portion of premium paid for coverage under this policy which extends past the Conversion Date.

**5.3: NEW POLICY** - The new policy will be:

- (a) issued at the premium class then available for the plan of insurance being applied for, reflecting the risk classification of the Insured on the Policy Date of this policy;
- (b) issued on the form and at the premium rate We are using on the Conversion Date; and
- (c) subject to any Assignee of Record for this policy.

The Policy Age on the Policy Date will be the Insured's age on His birthday nearest the Policy Date of the new policy.

The Incontestability and Suicide Provisions of the new policy will be measured from the same date as this policy.

**5.4: ADDITIONAL BENEFITS PROVIDED BY RIDER** - If, on the Conversion Date, this policy includes:

- (a) an accidental death benefit Rider, the new policy may include such Rider. The new Rider will be issued on the form and at the premium rate We are using on the Conversion Date.
- (b) a waiver of premium Rider, the new policy may include such Rider. The new Rider will be issued on the form and at the premium rate We are using on the Conversion Date. If We are waiving premiums for this policy, then We will waive premiums for the new policy if:
  - (1) the Insured is disabled, as defined in the new Rider, on the Conversion Date;
  - (2) the Conversion Date is the last day of the Conversion Period; and
  - (3) the new policy is a non-participating level premium, level death benefit whole life policy.

If We are not waiving premiums for this policy, We will waive premiums for the new policy only for a disability which starts while the new policy is in force.

Except as described in (a) and (b) of this Section, additional benefits provided by Rider may be included on the new policy only with Our consent.

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## RIDER

### WAIVER OF PREMIUM

This Rider is a part of the policy. It is subject to all the terms of the policy unless We state otherwise.

**EFFECTIVE DATE** - This Rider is issued with the policy. Its effective date is the Policy Date shown in the Policy Schedule.

**CONSIDERATION** - This Rider is issued in consideration of the application and payment of the first premium. The premium for this Rider is shown in the Policy Schedule. Premiums must be paid in the same premium mode and on the same Premium Due Date as premiums for the Base Policy.

**DEFINITIONS** - The following are key words used in this Rider. They are important in describing both Your rights and Ours. When these words or forms of them are used, they are capitalized. As You read this Rider, refer back to these definitions.

**Injury** means accidental bodily injury that occurs while this Rider is in force and results (directly and independently of all other causes) in loss covered by this Rider.

**Insured** means the person named in the Policy Schedule to be covered by this Rider.

**Sickness** means sickness or disease including normal pregnancy, which is diagnosed and treated while this Rider is in force. Sickness also means medical conditions admitted on the application.

### TOTAL DISABILITY

- (a) During the first 24 months that premiums are being waived, Total Disability means that because of Injury or Sickness the Insured:
1. is not able to perform the substantial and material duties of His regular occupation (after retirement, the Insured's occupation will be considered to be the normal activities of a retired person of the Insured's age);
  2. is not gainfully employed in any occupation reasonably consistent with the Insured's education, training and experience; and
  3. is under the regular care of a licensed physician for the condition causing disability. The Insured does not need to be under a physician's care on a regular basis if it can be shown that further recovery is not expected.
- (b) After We have waived premiums for 24 months, Total Disability means that because of Injury or Sickness the Insured:
1. is not able to perform the substantial and material duties of any occupation reasonably consistent with the Insured's education, training and experience; and

2. is under the regular care of a licensed physician for the condition causing disability. The Insured does not need to be under a physician's care on a regular basis if it can be shown that further recovery is not expected.

**BENEFIT** - If the Total Disability of the Insured starts while this Rider is in force and if the Total Disability lasts for 6 continuous months, then We will waive premiums as shown in the Policy Schedule for the policy and any additional benefits provided by Rider, due after the 6 month period. If such Total Disability begins:

- (a) before the Policy Anniversary nearest the Insured's 55th birthday, We will waive premiums as long as the Total Disability lasts;
- (b) on or after the Policy Anniversary nearest the Insured's 55th birthday and before the Policy Anniversary nearest the Insured's 60th birthday, We will waive premiums until:
  1. the Policy Anniversary nearest the Insured's 60th birthday; or, if greater,
  2. 2 years after the date such Total Disability began.

The premiums due during the 6 month period must be paid to Us. These premiums will be refunded at the end of the 6 month period if the Insured is then still Totally Disabled.

All benefits of the policy will be the same as if the premiums waived had been paid when due.

Unless a Written Request informing Us of Total Disability is given as soon as is reasonably possible, We will not waive any premium which was due more than 1 year before We receive the Written Request at Our Administrative Office.

**EXCLUSIONS** - We will not waive any premium if Total Disability results directly from:

- (a) service in the armed forces of any country at war;
- (b) any act of war, declared or undeclared;
- (c) self inflicted bodily injury; or
- (d) any Injury incurred while committing a crime.

**WRITTEN REQUEST OF TOTAL DISABILITY** - We must receive a Written Request at Our Administrative Office informing Us that the Insured is Totally Disabled. We must receive the Written Request:

- (a) while the Insured is alive;
- (b) while the Insured is Totally Disabled; and
- (c) within 1 year of the start of the Total Disability.

**PROOF OF TOTAL DISABILITY** - We must receive proof of Total Disability at Our Administrative Office within 6 months after Written Request informing Us of Total Disability is furnished. If it is not reasonably possible to give the proof within 6 months, Your claim is not affected if the proof is sent as soon as possible. But, unless You are legally incapacitated, We must receive proof within 1 year of the time it is otherwise required.

**PROOF OF CONTINUANCE OF TOTAL DISABILITY** - During the first 2 years after We receive proof of Total Disability, We may at reasonable intervals require proof that the Insured is still Totally Disabled. Thereafter, We may require proof, once a year, that the Insured is still Totally Disabled. As part of any proof, We may require the Insured to be examined at Our expense by a physician chosen by Us.

If proof that the Insured is still Totally Disabled is not given, or if the Insured is no longer Totally Disabled, premiums will no longer be waived and must be paid as stated in the policy.

**TOTAL DISABILITY STARTING DURING GRACE PERIOD** - If Total Disability starts during the Grace Period of the policy, the following must be paid to Us before We will waive any premiums:

- (a) the unpaid premium; and
- (b) interest on the unpaid premium at 6% per year compounded annually from the Premium Due Date.

**INCONTESTABILITY** - The Incontestability section of the Base Policy does not apply to this Rider. After this Rider has been in force during the lifetime of the Insured for a period of 2 years from either the Policy Date or, if reinstated, the date of reinstatement, excluding any period during which the Insured is Totally Disabled, it will be incontestable except for non-payment of premiums.

**REINSTATEMENT** - Subject to evidence of insurability, We may reinstate this Rider if:

- (a) this Rider terminated due to the termination of the policy according to the terms of the policy's Grace Period section; and
- (b) the policy itself is being reinstated.

**TERMINATION** - This Rider will terminate on the earliest of:

- (a) the date the policy terminates;
- (b) the Expiry Date of this Rider as shown in the Policy Schedule; or
- (c) the Premium Due Date following receipt by Us of a Written Request terminating this Rider.

Any claim for Total Disability which began before the termination of this Rider will not be affected by a later termination of this Rider.

**Signed by the CNA International Life Company, SRC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
**Assistant Secretary**

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## RIDER

### ACCIDENTAL DEATH BENEFIT

This Rider is a part of the policy. It is subject to all the terms of the policy unless We state otherwise.

**EFFECTIVE DATE** - This Rider is issued with the policy. Its effective date is the Policy Date shown in the Policy Schedule.

**CONSIDERATION** - This Rider is issued in consideration of the application and payment of the first premium. The premium for this Rider is shown in the Policy Schedule. Premiums must be paid in the same premium mode and on the same Premium Due Date as premiums for the Base Policy.

**BENEFIT** - Subject to this Rider, We agree to pay the Accidental Death Benefit to the Beneficiary. The amount of the Accidental Death Benefit is shown in the Policy Schedule. This benefit will be paid upon receipt of a Written Request informing Us that the Insured's death:

- (a) resulted from Injury which occurred while this Rider was in force; and
- (b) occurred within 365 days after the date of the Injury.

**"Injury"** means accidental bodily injury that occurs while this Rider is in force and results (directly and independently of all other causes) in loss covered by this Rider.

**EXCLUSIONS** - No benefit will be paid under this Rider if the Insured's death results from:

- (a) suicide, while sane or insane;
- (b) any Injury incurred while committing a crime;
- (d) any Injury resulting from declared or undeclared war, or act of war;
- (e) any Injury resulting from service in the armed forces of any country at war; or
- (f) any Injury which results from air travel in any aircraft unless the Insured was a passenger with no duties and the aircraft was certified as airworthy by the appropriate authority.

Nor will any benefit be paid under this Rider if the Insured's death is caused by or contributable to sickness or disease.

**AUTOPSY** - Unless prohibited by law, We have the right to examine the Insured's body and make an autopsy at Our expense at any time.

**INCONTESTABILITY** - The Incontestability section of the Base Policy does not apply to this Rider. This Rider is incontestable, except for non-payment of premiums, after it has been in force during the lifetime of the Insured for 2 years from the Policy Date or the date of reinstatement.

**TERMINATION** - This Rider will terminate on the earliest of:

- (a) the date the policy terminates;
- (b) the Expiry Date of this Rider as shown in the Policy Schedule; or
- (c) the Premium Due Date following receipt by Us of a Written Request terminating this Rider.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**



**Assistant Secretary**

SAMPLE

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## RIDER

### ACCIDENTAL DEATH AND DISMEMBERMENT

This Rider is a part of the policy. It is subject to all the terms of the policy unless We state otherwise.

**EFFECTIVE DATE** - This Rider is issued with the policy. Its effective date is the Policy Date shown in the Policy Schedule.

**CONSIDERATION** - This Rider is issued in consideration of the application and payment of the first premium. The premium for this Rider is shown in the Policy Schedule. Premiums must be paid in the same premium mode and on the same Premium Due Date as premiums for the Base Policy.

**DEFINITIONS** – The following are key words used in this Rider. They are important in describing both Your rights and Ours. When these words or forms of them are used, they are capitalized. As You read this Rider, refer back to these definitions.

**Absolute Functional Loss** means the definite, total and permanent absence of all functional or physiological capacity of the Organ or Limb involved, without implying its amputation.

**Accident** means any sudden, involuntary, unexpected and fortuitous injury, caused by external means and in a violent manner affecting the Insured, causing one or more injuries made evident by visible bruises, wounds, or internal damage as revealed by appropriate testing.

The consequences resulting from the attempt to save human lives shall be considered an Accident. Events resulting from heart attacks, epileptic breakdowns, vascular diseases, mental disorders, fainting, or sleepwalking suffered by the Insured shall not be considered an Accident.

**Limb** means one of the projected paired appendages attached to the body for executing the major movements of transportation or grasping, and which is listed in the Benefit provision.

**Organ** means an anatomically differentiated structure which performs some specific function, and which is listed in the Benefit provision.

**Total Loss** means the complete, permanent and definite dismemberment of a Limb or Organ, or its Absolute Functional Loss.

**BENEFIT** – Subject to this Rider, We will pay the Beneficiary the applicable percentage of the Accidental Death and Dismemberment Benefit if as a direct consequence of an Accident the Insured dies or suffers Total Loss causing some of the following disabilities:

- (a) 100% on death;
- (b) 100% on the Total Loss of:
  - (1) the sight of both eyes;
  - (2) both arms or both hands;
  - (3) both legs or both feet; or
  - (4) one hand and one foot.
- (c) 50% on the Total Loss of:
  - (1) the sight of one eye;
  - (2) the complete hearing of both ears;
  - (3) one arm or one hand; or
  - (4) one leg or one foot.
- (d) 25% on the Total Loss of:
  - (1) the thumb and index finger of one hand; or
  - (2) the complete hearing in one ear.
- (e) 100% in those Accidents not provided above, which will cause the Insured:
  - (1) the Total Loss or weakening of His physical or intellectual strength; and
  - (2) the loss of at least (80%) of His labor capacity.

In the event of more than one Accident, the percentages of the benefit payable shall be calculated by applying the percentages stated to the Accidental Death and Dismemberment Benefit, and not to the balance after the previous benefits have been paid. However, the total benefits resulting from one or more Accidents may not exceed, in any case, 100% of the Accidental Death and Dismemberment Benefit.

If the Insured dies as a result of an Accident covered by this Rider, the benefits which have been paid for any loss provided herein shall be deducted from the Accidental Death and Dismemberment Benefit payable upon death.

**EXCLUSIONS** - No Benefit will be paid under this Rider if the Insured's death and/or Total Loss results from:

- (c) suicide, while sane or insane;
- (d) self inflicted bodily injury;
- (e) medical, surgical, or anesthetic treatments or physiotherapy;
- (f) any Accident incurred while committing a crime;
- (g) any Accident resulting from declared or undeclared war, or act of war;
- (h) any Accident resulting from service in the armed forces of any country at war;
- (i) the practice of hazardous sports such as diving, mountain climbing, hang gliding, parachuting, horse racing, car racing, motorbike racing, motorboat racing, and other hazardous sports which have not been disclosed by the Insured on an application;
- (j) the participation of the Insured in imprudent acts or in any maneuver, experiment, public performance, challenge, or any evidently hazardous activity understood as such where personal life and physical integrity are at risk; or

- (k) any Accident which results from air travel in any aircraft unless the Insured was a passenger with no duties and the aircraft was certified as airworthy by the appropriate authority.

Exclusions set forth in the Base Policy shall apply to this Rider. No benefit will be payable under this Rider if the Insured's death or Total Loss is caused by or contributable to sickness or disease.

**WRITTEN REQUEST OF DEATH OR TOTAL LOSS** - We must receive a Written Request at Our Administrative Office informing Us of the Insured's death or Total Loss. We must receive the Written Request within 30 days of the death or Total Loss.

**PROOF OF DEATH OR TOTAL LOSS** - We must receive proof of death or Total Loss at Our Administrative Office within 60 days after the Written Request informing Us of death or Total Loss is furnished. If it is not reasonably possible to give the proof within 60 days, Your claim will not be affected if the proof is sent as soon as possible. But, unless You are legally incapacitated, We must receive proof within 1 year of the time it is otherwise required.

As part of any proof, We may require the Insured to be examined at Our expense by a physician chosen by Us.

**AUTOPSY** – At any time after the Insured's death and unless prohibited by law, We have the right to examine the Insured's body and make an autopsy at Our expense.

**INCONTESTABILITY** - The Incontestability section of the Base Policy does not apply to this Rider. This Rider is incontestable, except for non-payment of premiums, after it has been in force during the lifetime of the Insured for 2 years from the Policy Date or the date of reinstatement.

**TERMINATION** - This Rider will terminate on the earliest of:

- (a) payment by Us of 100% of the Accidental Death and Dismemberment Benefit;
- (b) the date the policy terminates;
- (c) the Expiry Date of this Rider as shown in the Policy Schedule; or
- (d) the Premium Due Date following receipt by Us of a Written Request terminating this Rider.

**Signed by the CNA International Life Company, SPC, Ltd. on behalf of Direct Life Insurance Segregated Portfolio at its Executive Office, P.O. Box 1109 GT, Mary Street, Grand Cayman, Cayman Islands, B.W.I.**

  
**Assistant Secretary**

**SAMPLE**

**Adjustable Premium  
Level Term Insurance to Policy Age 85**

**Premiums Change As Shown In The Policy Schedule**

**Convertible During Conversion Period**

**Insurance Payable Upon Death Before Expiry Date  
Premiums Payable To Expiry Date  
Non-Participating - Not Eligible for Dividends**