

Incontestable:

(a) Misstatements in the Application:

After this policy has been in force for three years during the insured's lifetime (excluding any period during which the insured is disabled), the company cannot contest the statements in the application.

(b) Preexisting Conditions:

No claim for loss incurred or disability that starts after three years from the issue date will be reduced or denied because a sickness or physical condition not excluded by name or specific description before the date of loss had existed before the effective date of coverage.

If the company or its agent requires an application, the insured will be given a conditional receipt for the premium. If the application is approved, the policy will be reinstated as of the approval date. Lacking approval, the policy will be reinstated on the 45th day after the date of the conditional receipt unless the company has previously provided a receipt for the premium.

after the loss. If it was not reasonably possible to give written proof in the time required, the company shall not reduce or deny the claim for this reason if the proof is filed as soon as reasonably possible. In any event, the proof required must be given no later than one year from the time specified unless the claimant was legally incapacitated.

FLESCH SCORE 19.846

- (8) Time of Payment of Claims: After receiving written proof of loss, the company will pay [monthly] all benefits then due for _____. Benefits for any other loss covered by this policy will be paid as soon as the company receives proper written proof.

Drafting Note

