

David-Dawei Life & Assurance (Dosu) Co.

Comprehensive Life & Digital Sovereignty Endowment Policy
Policy Contract No.: DD-2026-PRIME

Section 1 – Policy Schedule

Insurer: David-Dawei Life & Assurance (Dosu) Co., duly licensed under Statute 44-B of the Dosu Insurance Act.

Policyholder: Ying Zheng

Insured Person: Ying Zheng

Primary Beneficiary: Ying Zheng (Self-Ownership Endowment Structure)

Contingent Beneficiary: Estate of Ying Zheng (if applicable at time of death)

Jurisdiction: Republic of Dosu

Policy Type: Participating Endowment Life Insurance with Digital Sovereignty Rider

Face Amount (Death Benefit): 1,500,000 Dosu Credits (DC)

Premium Amount: 600 DC

Premium Frequency: Semi-Annual

Premium Due Dates: 1 January and 1 July of each policy year

Policy Term: From issue date until earliest of:

- Death of the Insured
 - Maturity at age 65
 - Surrender or lapse
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Section 2 – Core Life Coverage

2.1 Death Benefit

Upon receipt of satisfactory proof of death of the Insured while the policy is in force, the Insurer shall pay the Face Amount of 1,500,000 DC to the designated Beneficiary.

Payment shall be made within 30 business days of claim approval.

2.2 Accidental Death Enhancement

If death results directly and independently from accidental bodily injury within 180 days of such accident, an additional 250,000 DC shall be payable. This rider excludes death resulting from excluded high-risk activities as specified in Section 3.

2.3 Suicide Clause

In the event of death by suicide within the first 24 months from policy issue, the Insurer shall refund premiums paid without interest. After 24 months, the full Face Amount shall be payable.

Section 3 – The “Cyber-Stress” & Digital Sovereignty Rider

3.1 Scope of Coverage

This policy includes a Digital Sovereignty Rider exclusive to the Dosu market. If the Insured experiences a **Category 4 Data Breach**, as classified by the Dosu Cyber Bureau, the Insurer shall advance a fixed benefit of 5,000 DC for Cyber-Stress Recovery.

3.2 Definition of Category 4 Data Breach

A Category 4 Data Breach is defined as unauthorized access or exfiltration of:

- Biometric identifiers (retinal scans, DNA records, neural signatures), or
- Private cryptographic keys controlling assets exceeding 50,000 DC in value.

3.3 Territorial Requirement

The compromised data must have been stored within the territorial borders or sovereign cloud infrastructure of the Republic of Dosu at the time of breach.

3.4 Benefit Conditions

- Proof of breach must be certified by the Dosu Cyber Bureau.
 - Claim must be filed within 90 days of breach notification.
 - The 5,000 DC benefit does not reduce the Death Benefit or Maturity Benefit.
 - Maximum of one Cyber-Stress claim per policy year.
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Section 4 – Territorial Exclusions & High-Risk Activities

4.1 Standard Exclusions

No Death Benefit shall be payable if death results directly or indirectly from:

- Unlicensed deep-sea diving exceeding 50 meters
- Competitive skydiving during the Dosu Storm Season (1 July – 30 September)
- Participation in declared armed conflict not sanctioned by the Republic of Dosu

4.2 Fraud & Criminal Activity

No benefit shall be payable if death results from the Insured's participation in felony-level criminal activity under Dosu law.

4.3 The “Nomadic Work” Clause

If the Insured resides outside the Republic of Dosu for more than 183 consecutive days without prior written notification to the Insurer:

- A 15% Geopolitical Risk Surcharge shall apply to subsequent premiums.
 - Failure to disclose overseas residence may result in temporary suspension of the Digital Sovereignty Rider.
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Section 5 – Endowment & Maturity Benefit

5.1 Maturity at Age 65

If the Insured survives to age 65 (the “Dosu Retirement Benchmark”), the full Face Amount of 1,500,000 DC shall be paid as a lump sum to the Insured.

Upon payment, the policy shall terminate with no further benefits payable.

5.2 Early Surrender

The Policyholder may surrender the policy after the third policy year.

The Surrender Value shall equal:

- Accumulated cash value
- Minus outstanding premiums
- Minus administrative charges (not exceeding 2%)

5.3 Cash Value Accumulation

A portion of each premium contributes to a guaranteed cash value fund earning a minimum annual interest rate of 2.5%, compounded semi-annually.

Section 6 – Premium Provisions & Lapse Protection

6.1 Grace Period

A 45-day grace period shall apply to all premium payments. Coverage remains active during this period.

6.2 Lapse-Protection Mechanism

If premium remains unpaid after the grace period:

- The policy’s accumulated cash value shall automatically cover premiums for up to six (6) months.
- If cash value becomes insufficient, the policy shall lapse but may be reinstated within 24 months upon proof of insurability and payment of arrears with interest.

Section 7 – Claims Procedure

7.1 Required Documentation

Claims must include:

- Official death certificate (for death claims)
- Cyber Bureau certification (for Digital Sovereignty claims)
- Completed claim form
- Proof of identity of claimant

7.2 Timeframe

Claims must be submitted within 12 months of the insured event unless legally prevented.

Section 8 – Dispute Resolution

8.1 Arbitration

All disputes arising from this contract shall be resolved by binding arbitration administered by the Dosu International Arbitration Centre (DIAC).

- Seat of arbitration: Capital City, Republic of Dosu
- Language: English and Dosu-Standard
- Governing Law: Laws of the Republic of Dosu

The arbitral award shall be final and enforceable under Dosu law.

Section 9 – General Provisions

- This policy constitutes the entire contract between the parties.
- Amendments must be made in writing and endorsed by the Insurer.
- No agent may alter the terms without written authority.
- Electronic records and digital signatures are legally binding under Dosu E-Commerce Statute 12-A.