



COCOLIFE Building, 6807 Ayala Avenue Makati City 1226  
Tel. No. 8812-9015 \* Fax No. 8812-9039\*8812-9040

### **SPECIAL RISK EXCLUSION IN MINDANAO – VARIABLE LIFE INSURANCE**

ATTACHED TO AND MADE PART OF  
POLICY CONTRACT NUMBER \_\_\_\_\_

This policy is issued by the Company and accepted by the Insured / Policyowner with the understanding that the liability of the Company under this Policy shall be limited to the refund of the total Premium Charges, Insurance Charges, Administrative Charges, and Other Charges paid and the Total Account Value determined in accordance with the Death Benefit provision of the Policy, if the insured's death resulted from any injury sustained during or while military operations against lawless elements are ongoing in Mindanao and/or as result of incidents of bombing, kidnapping, terrorism and other insurgent activities, as well as rescue and rehabilitation operation therein.

This Special Risk Exclusion shall apply for five years, unless earlier terminated at the option of the Company.

A handwritten signature in black ink, appearing to read "JOSE MARI ALFONSO G. AQUINO", is written over a horizontal line.

**JOSEMARI ALFONSO G. AQUINO**  
**Head for Operations**

This Endorsement has been read and conformed to by the Insured / Policyowner.

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INSURED / POLICYOWNER