



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

**SPECIAL RISK EXCLUSION IN MINDANAO – TRADITIONAL LIFE AND HEALTH 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 return of premiums paid on the Policy with no interest, less any indebtedness (including interest due or accrued) to the Company existing under this Policy, if the insured's death, or the diagnosis of a Major Health Condition or a Minor Health Condition as defined in the policy provisions, is a result of 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.



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