



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

**SPECIAL RISK EXCLUSION – 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 this Policy, if the insured's death resulted from any injury sustained while participating/acting in any capacity as \_\_\_\_\_

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This Special Risk Exclusion shall apply \_\_\_\_\_  
(duration of exclusion period)  
\_\_\_\_\_



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