

Policy Issue (Subject to satisfactory Proposal)

It is agreed that the cover granted by this Policy is conditional on and/or subject to receipt by the Company of a completed Proposal form as requested by the Company:

- a. within 30 (thirty) days of inception of cover; and
- b. which is deemed by the Company to be acceptable to them.

The Company reserve the right to amend the terms of cover, including that of withdrawal of cover if either (a) or (b) are not complied with. The policy premium has been calculated and the policy has been issued on the basis of information provided to the company. In the event that the premium is amended following receipt of a completed proposal form the appropriate additional premium will be charged or return premium allowed by endorsement to this policy.