AUTOMOBILE ACCIDENTAL DEATH BENEFIT COVERAGE

We will pay Five-Hundred-Dollars in the event of the death of the Named Insured which shall result directly and independently of all other causes from bodily injury caused by an accident and sustained by the Named Insured while occupying or through being struck by a car, provided the death shall occur within 90 days after the date of the accident. This benefit shall be in addition to any other benefits provided under this policy.

Exclusions – This insurance does not apply to:

- 1. Death sustained by any *person* while engaged in duties incident the operation, loading or unloading of any *car* or other motor vehicle while such *car* or motor vehicle is used for any *automobile related business* use, *business related use*, or *delivery related business* use;
- 2. The repair or servicing of any *car* or motor vehicle;
- 3. Loss caused by or resulting from disease; or
- **4.** Death due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.

Conditions -

- 1. **Notice of Claim:** When loss covered hereunder occurs, written notice thereof shall be given by or on behalf of the *Named Insured* or the beneficiary to *us* or any of *our* authorized agents as soon as practicable.
- **2. Proof of Claim:** As soon as practicable, the beneficiary or someone on his or her behalf, shall give *us* written proof of claim, under oath if required; and shall after each request from *us* execute authorization to enable *us* to obtain medical reports and copies of records.
- 3. Proof of claim shall be made upon forms furnished by *us* unless *we* have failed to furnish such forms within 15 days after receiving notice of claim.
- **4. Payment of Death Benefits: Autopsy:** If the decedent *Named Insured* is survived by a spouse who was a resident of the same household at the time of the accident, benefits for death are payable to such spouse; otherwise, if the decedent *Named Insured* was a minor, benefits for death are payable to any parent thereof who was a resident of the same household at the time of the accident, otherwise benefits for death are payable to the decedent insured's estate.
 - We shall, at our own expense, have the right and opportunity to make an autopsy where it is not forbidden by law.
- **5. Beneficiary:** Consent of beneficiary is not requisite to cancellation, assignment, change of beneficiary, or any other change in the policy or in this endorsement.