

## 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.