

This Policy provides indemnity for loss of life, limb, limbs, sight or total disability caused by accidental means, to the extent herein limited and provided.

No. G 190871

THE

AGE 50

ANNUAL PREMIUM \$ 3.50

AMOUNT \$ 1,000.00

FEDERAL RESERVE LIFE INSURANCE COMPANY



KANSAS CITY, KANSAS

(HEREINAFTER CALLED THE COMPANY)

In Consideration of the payment of the premium of Three Dollars and Fifty Cents, THE FEDERAL RESERVE LIFE INSURANCE COMPANY hereby does insure

DANA ALBERT DORSEY

against Death or Disability resulting directly and independently of all other causes, from bodily injury sustained through EXTERNAL, VIOLENT AND ACCIDENTAL MEANS (subject to all limitations and conditions herein contained), for a term of twelve (12) months beginning at Noon, Standard Time of the day premium receipt is dated.

If the Insured shall suffer any of the Specific Losses set forth, the company will pay the sum named for such loss, if the injury causing such loss is sustained in the manner herein described.

Indemnity for loss of life shall be payable to HIS ESTATE
(hereinafter called the Beneficiary), if surviving, otherwise to the estate of the Insured.

PART I

(a) By the wrecking or disablement of any privately owned automobile, truck or private horse drawn vehicle in which the Insured is riding or driving, or by being accidentally thrown from such automobile, truck or horse drawn vehicle: (b) By the wrecking or disablement of any public omnibus, taxicab or automobile stage plying for public hire, which is being driven or operated at the time of such wrecking by a licensed driver, and in which such Insured is traveling as a fare-paying passenger: (c) By being struck or knocked down or run over while walking or standing on a public highway, including the streets of cities, towns and villages, by a vehicle propelled by steam, cable, electricity, naphtha, gasoline, compressed air, liquid or horse-power: (d) By the wrecking or disablement of a railroad passenger car, or street elevated or underground railroad car, passenger steamship, or steamboat, in or on which the Insured is traveling as a passenger, in a place regularly provided for the sole use of passengers: (e) By the wrecking of any passenger elevator (elevators in mines excepted) in which the Insured is riding as a passenger: (f) By being struck by lightning, or cyclone or tornado or by the collapse of the outer walls of a building, or by the burning of any church, theatre, library, school or municipal building in which the Insured shall be at the beginning of such fire, the company will pay the amount named for the losses described in Part II.

PART II

SCHEDULE OF SPECIFIC LOSSES

For Loss of	Amount of Indemnity	For Loss of	Amount of Indemnity
Life	\$1,000.00	One foot and sight of one eye	1,000.00
Both feet	1,000.00	Sight of both eyes	1,000.00
Both hands	1,000.00	Sight of one eye	500.00
One hand and one foot	1,000.00	Either hand	500.00
One hand and sight of one eye	1,000.00	Either foot	500.00

PART III

WEEKLY INDEMNITY FOR TOTAL DISABILITY

If the Insured shall be immediately and wholly disabled by the means and under the conditions as set forth in Part I and shall be prevented by injury so received from performing any and every duty pertaining to his or her usual occupation, the company shall pay the Insured for the period of such disability, not exceeding fifty-two consecutive weeks, indemnity at the rate of twenty-five dollars (\$25.00) a week.

PART IV

WEEKLY INDEMNITY FOR PARTIAL DISABILITY

If the Insured shall be injured by the means and under the conditions, as set forth in Part I, and such injury, commencing on the date of accident, or immediately following the total loss of time, shall continuously disable and prevent the Insured from performing one or more of the material duties pertaining to his or her occupation, the company shall pay for the period of such disability, not exceeding four consecutive weeks, indemnity at the rate of twelve dollars and fifty cents (\$12.50) a week.

PART V

MEDICAL FEE FOR MINOR INJURIES

If the Insured shall be injured as set forth in Part I and not covered by Parts II, III, and IV, such injury being of a non-disabling character, but shall require treatment by a legally qualified physician or surgeon, the company shall reimburse the Insured for the cost of such treatment in a sum not exceeding ten dollars (\$10.00).

GENERAL PROVISIONS

(1) No individual shall be entitled to more than one policy of this form, and no indemnity shall be paid to any individual under more than one policy of this form. Should more than one policy of this form be issued to any one individual the premium or fees paid thereon will be returned by the company upon request.

(2) This insurance does not cover

(a) Death or loss while riding or driving in races or while testing any automobile on tracks or speedways.
(b) Death or loss while in or on any vehicle or mechanical device for aerial navigation, or in falling therefrom or therewith or while operating or handling any such vehicle or device.

(c) Death or loss while in, on or operating or handling any submarine.

(d) Death or loss while outside the territorial limits of the continental United States of America.

(e) Death or loss caused by any other means or conditions than those set forth in Part I, nor in any case where death or loss does not occur within thirty days from the date of the accident.

(3) In every case referred to in this policy, the loss of any member or members shall mean loss by severance at or above the ankle or wrist joints; and the loss of sight of eye or eyes shall mean the total and irrecoverable loss of the entire sight thereof.

(4) Not more than one of the indemnities specified above shall be payable as the result of any one accident.

(5) This policy shall not cover injuries, fatal or non-fatal, suffered without the territorial limits of continental United States of America or the Dominion of Canada.

(6) No indemnity will be paid for disability caused by any other means or under other conditions than those specified in Parts III, IV and V. In event of specific loss no indemnity shall be paid for loss of time.

(7) The occurrence of any one of the losses mentioned in Part II shall at once terminate the insurance effected by this policy, and indemnity for more than one of such losses will not be paid under any circumstances other than is provided in Parts III, IV and V.

(8) No provision of the charter or by-laws of the company not incorporated in full herein shall void the policy or be used in evidence in any legal proceeding.

(9) It is understood and agreed that the application is not part of the contract and shall not be admitted in evidence on behalf of the company for any purpose whatsoever.

(10) This policy may be renewed only with the consent of the company for the same premium and for the same period of time, as provided herein, by the payment of such premium, in advance, and a receipt signed by the Secretary, and countersigned by a licensed agent of the company shall be the only evidence binding upon the company of the payment of a renewal premium, and in such event the policy will be continued in force to the date specified in such renewal receipt.

(11) Compliance on the part of the Insured and Beneficiary with all the terms, agreements and provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect will forfeit to the company all rights to any indemnity.

In Witness Whereof the said company has caused this policy to be signed by its President and Secretary, but the same shall not be effective until the company's official receipt for the premium is issued. The policy will then take effect at noon, standard time, the day the official receipt is dated, as provided on the first page hereof.

D. J. H. H. H.

Secretary

W. H. H. H.

President

Examined and countersigned by

Alta Trubby
12-16-26

PART VI
EMERGENCY BENEFIT
REGISTRATION, IDENTIFICATION AND FINANCIAL AID

The company will register the person insured hereunder and if he by reason of injury in any manner specified in parts I, II or III, shall be physically unable to communicate with relatives or friends, will, upon receipt of a message giving his policy number, immediately transmit to such relatives or friends as may be known to it any information respecting the Insured and will defray all expenses necessary to put the Insured in communication with, and in care of, relatives or friends, provided such expense shall not exceed the sum of One Hundred Dollars (\$100.00).

STANDARD PROVISIONS

(1) This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No reduction shall be made in any indemnity herein provided by reason of change in the occupation of the Insured or by reason of his doing any act or thing pertaining to any other occupation.

(2) No statement made by the applicant for insurance not included herein shall void the policy or be used in any legal proceeding hereunder. No agent has authority to change this policy or to waive any of its provisions. No change in this policy shall be valid unless approved by an executive officer of the company and such approval be endorsed hereon.

(3) If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of the premium by the company or by any of its duly authorized agents shall reinstate the policy, but only to cover loss resulting from accidental injury thereafter sustained.

(4) Written notice of injury on which claim may be based must be given to the company within twenty days after the date of the accident causing such injury. In event of accidental death immediate notice thereof must be given to the company.

(5) Such notice given by or in behalf of the Insured or Beneficiary, as the case may be, to the company at its Home Office, Federal Reserve Life Bldg., Kansas City, Kan., or to any authorized agent of the company, with particulars sufficient to identify the Insured, shall be deemed to be notice to the company. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

(6) The company upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

(7) Affirmative proof of loss must be furnished to the company at its said office in case of claim for loss of time from disability within ninety days after the termination of the period for which the company is liable, and in case of claim for any other loss, within ninety days after the date of such loss.

(8) The company shall have the right and opportunity to examine the person of the Insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

(9) All indemnities provided in this policy for loss other than that of time on account of disability will be paid sixty days after receipt of due proof.

(10) Upon request of the Insured and subject to due proof of loss all accrued indemnity for loss of time on account of disability will be paid at the expiration of each thirty days during the continuance of the period for which the company is liable, and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of due proof.

(11) Indemnity for loss of life of the Insured is payable to the Beneficiary if surviving the Insured, and otherwise to the estate of the Insured. All other indemnities of this policy are payable to the Insured.

(12) Consent of the Beneficiary shall not be requisite to surrender or assignment of this policy, or to change of Beneficiary, or to any other changes in the policy.

(13) No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

(14) If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the state in which the Insured resides at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

(15) If a like policy or policies, previously issued by the Company to the Insured be in force concurrently herewith, making the aggregate indemnity for loss other than that of time on account of disability in excess of \$1,000.00, or the aggregate indemnity for loss of time on account of disability in excess of \$25.00 weekly, the excess insurance of either kind shall be void and all premiums paid for such excess shall be returned to the Insured.

(16) The insurance under this policy shall not cover any person, under the age of 10 years nor over the age of 70 years. Any premium paid to the company for any period not covered by this policy will be returned upon request.

IMPORTANT—Read Your Policy

THE
FEDERAL RESERVE LIFE



INSURANCE COMPANY

HOME OFFICE
KANSAS CITY, KANSAS

Accident Department

This Policy provides indemnity for loss of life, limb, limbs, sight or total disability caused by accidental means, to the extent herein limited and provided.

All claims payable through Home Office of the company.

Form No. G17