

LAID UP RETURN CLAUSES (DISBURSEMENTS) 1/4/90

Article 1

The Company shall return the premium specified in the succeeding paragraph after natural expiry of the insurance, provided that a return of premium shall be made under the LAID UP RETURN CLAUSES (HULLS) attached hereto..

Article 2

The return premium shall be ... for each period of 30 consecutive days separately (any fraction of 30 days shall be ignored).