

The Manufacturers Life Insurance Company

A part of Policy No. 307,189 on the life of *** S. E. I. G. O. M. I. W. A. ***

Total and Permanent Disability Privilege.

If the Insured shall furnish to the Company during the continuance of this policy, and before attaining the age of 60 years, proof satisfactory to the Company that, subsequent to the delivery of this policy and payment in full of the first premium thereon, he has become wholly disabled by bodily injury through accidental means or disease, so that he is and thereby will be permanently and continuously unable to engage in any work or occupation whatever for remuneration or profit, and that such disability has existed continuously for not less than sixty days prior to the furnishing of such proof, and if premiums have been duly paid to the end of the policy year in which such proof is approved, thereupon the Company, by endorsement hereon, will grant the following benefit:

Waiver of Premium. The Company will waive the payment of the premiums which may become due thereafter under this policy during the continuance of such total disability. In making any settlement under this policy the Company shall not deduct any part of the premium so waived, and all benefits provided by this policy, including surrender and loan values, shall be determined in the same manner as though any premium waived under this provision had been paid in cash.

Without prejudice to any other cause of total or permanent disability, the Company will consider the entire and irrecoverable loss of the sight of both eyes or the accidental severance of both hands at or above the wrists, or of both feet at or above the ankles, or of one entire hand and one entire foot, as total and permanent disability within the meaning of this provision.

Notwithstanding acceptance by the Company of proofs of total and permanent disability, the Company may, nevertheless, at any time thereafter, but not oftener than once a year, demand of the Insured satisfactory proof of the continuance of such total disability, and upon failure to furnish such proof, or if the Insured shall so far recover as to be able to engage in any work or occupation whatever for remuneration or profit, all disability benefits under this policy, except in the case of the recognized disabilities hereinbefore mentioned, shall thereupon cease.

This disability provision is granted in consideration of an extra^{***}.....yearly premium of ONE DOLLAR and TWENTY-FIVE CENTS, and this extra premium is included in the amount of the premium stated on the first page of this policy.

If this policy should be surrendered for cash, paid-up insurance or extended term insurance, or if the Insured attains the age of 60 years, or if the Insured shall engage in military or naval service in time of war, or aeronautics in any form, this disability provision shall thereupon terminate, and the said extra premium therefor will thereafter cease to be payable.

This disability provision and the extra premiums therefor may be discontinued upon written request of the Insured and the endorsement of such discontinuance upon the policy by the Company.

The Company shall be entitled to receive satisfactory proof of the age of the Insured before settlement of any claim under this disability provision.

Toronto, May 20 1924.

J. S. McKechnie
General Manager.

The Manufacturers Life Insurance Company

DOUBLE INDEMNITY ACCIDENT BENEFIT

Payable Only in Case of Death by Accident

To be attached to and to be read as part of Policy No. 307,189 on the life of

*** SEIGO M I W A ***

DOUBLE INDEMNITY ACCIDENT BENEFIT (hereinafter called THE BENEFIT). If the Company shall be furnished with due proof that the death of the Insured occurred during the continuance of this Policy and before the policy anniversary nearest age sixty, and shall be furnished with further proof that the death of the Insured resulted directly and independently of all other causes from bodily injury effected solely through external, violent and accidental means, of which (except in case of drowning or of internal injury revealed by an autopsy) there is as evidence a visible contusion or wound on the exterior of the body, and that such death occurred within ninety days after sustaining such injury, except as hereinafter provided the Company will pay, upon the surrender of this Policy with a valid discharge therefor, in addition to the sum insured set out on the first page of this Policy,

the sum of *** FIVE THOUSAND *** Dollars, payable at the same time and in the same manner as such sum insured.

EXCEPTIONS. THE BENEFIT will not apply if the Insured's death shall result, either directly or indirectly from (1) Suicide or self-inflicted injuries, while sane or insane; or, (2) Any violation of the law by the Insured or assault provoked by the Insured; or, (3) Police duty in any military, naval or police organization; or, (4) Riot, insurrection or war or any act incident thereto; or, (5) Engaging as a passenger or otherwise in aeronautic or submarine operations; or, (6) Bodily or mental infirmity or illness or disease of any kind; or, (7) Poisoning, ptomaines or bacterial infections other than infection occurring simultaneously with and in consequence of an accidental cut or wound.

The Company, before payment, shall have the right and opportunity to examine the body and make an autopsy unless forbidden by law.

AUTOMATIC TERMINATION OF BENEFIT. THE BENEFIT will automatically terminate and the additional premium therefor will cease to be payable when and if (1) Any payment is made or premium waived under any Total and Permanent Disability Privilege in this Policy, except where such disability was due to an accidental, violent and external injury which resulted in death within ninety days of the date of the said injury; or, (2) This Policy is surrendered for Cash, or Paid-up Insurance or Extended Term Insurance or is continued under Automatic Term Insurance; or, (3) The Insured engages in military, naval or aeronautic service in time of war.

PREMIUM. THE BENEFIT is granted in consideration of an additional *** yearly premium of *** SIX and 25/100 *** Dollars, which is included in the amount of the premium stated on the first page of this Policy. This additional premium shall not be required in any premium payments falling due on and after the policy anniversary nearest age sixty.

Toronto May 20 19 24
Ex'd
Ck'd

J.B. Macpherson
General Manager.

THE
MANUFACTURERS LIFE
INSURANCE COMPANY
HEAD OFFICE, TORONTO, CANADA

APPOINTMENT OF BENEFICIARY

To be executed in duplicate and both copies forwarded to the Company; one copy will be returned after registration.

I, the undersigned, Seigo Miwa
of 1130-40 N. King Street, Honolulu, T. H.

hereby revoke any designation of beneficiary or apportionment of benefits heretofore made, and declare it to be my desire and order that the moneys payable in the event of my death and secured by and under the policy of insurance on my life, issued by The Manufacturers Life Insurance Company, numbered 307,189, shall be payable

To My Daughter, Katherine Kiyoko Miwa,
(Name in full)

Here state the names in full, and relationship to the insured; also the proportions payable to each, if more than one beneficiary.

Dated at Honolulu, T. H.
this 18th day of October 19 40

[Signature]
(Witness)

[Signature]
(Insured sign here)

The above declaration has been registered at the Head Office of the Company

on NOV 7 1940

[Signature]
General Manager.

Agency Honolulu