

SOUTHERN LIFE AND HEALTH INSURANCE COMPANY

BIRMINGHAM, ALABAMA



ACCIDENT POLICY WITH INCREASING BENEFITS

This policy provides indemnity for death resulting from accidental bodily injury to the extent herein provided, indemnity for specific losses as herein limited and provided, and a daily income due to accident during hospital confinement resulting from accidental bodily injury as herein limited and provided.

Non-Cancellable and Guaranteed Renewable to Age 70

DUPLICATE POLICY SCHEDULE

NAME OF INSURED	AGE OF INSURED LAST BIRTHDAY	POLICY DATE MONTH DAY YEAR
DEANDRA G. KELLY	16	07-01-82
NAME OF ORIGINAL BENEFICIARY	POLICY NUMBER	TYPE POLICY
MUNEER DEEB	P40659	110
PREMIUM	PREMIUMS PAYABLE	PRINCIPAL SUM FIRST YEAR*
\$10.00	MONTHLY	\$20,000
		AREA
		54-04

THE DAILY INCOME BENEFIT* IS \$50

*INCREASING BENEFIT AMOUNTS

During the first year this policy is in force, the benefit amounts are as shown above. The benefit amounts will increase by 10% on the first anniversary of the policy date and by a like amount upon each subsequent anniversary up to and including the tenth after which the benefit amounts will be twice the original benefit amounts for the remaining years of this policy.

EMERGENCY ROOM BENEFIT

If the Insured sustains accidental bodily injury and within 48 hours thereafter, and while this policy is in force, receives treatment in the emergency room of a legally constituted hospital as a direct result of such injury, the Company will pay the Daily Income Benefit. Only one such benefit will be payable as a result of any one accident.