

R. E. VOIGT

315 MERCANTILE COMMERCE BUILDING
DALLAS, TEXAS

hereby certifies Insurance as further described below has been obtained from Underwriters at Lloyd's, London and/or Insurance Companies in England through Lloyd's correspondents at London, England.

ACCIDENT INSURANCE

WHEREAS J. D. TIPPIT

employed either as a Police or Fireman Trainee (hereinafter called "Trainees") by the City of Dallas, Texas (hereinafter called "Assured") and the Assured having agreed to pay a premium at the rate of \$3.85 per man, per month in respect of each trainee in their employ until such time as each trainee becomes eligible to join the pension plan fifteen months after his enrolment as a trainee (hereinafter called "training period") the Prudential Assurance Company Limited and the Andrew Weir Insurance Company Limited (hereinafter called the "Underwriters") agree with the Assured, his Executors, Administrators and Assigns that if at any time during his training period any trainee shall sustain any bodily injury caused by accidental violent external and visible means which shall solely and independently of any other cause occasion his death or disablement as hereinafter defined and a claim be substantiated under this policy, the Underwriters will pay to the Assured according to the Schedule of Compensation hereunder specified not exceeding in all, the sum of \$7,500.00.

SCHEDULE OF COMPENSATION

1. Death \$7,500.00.
2. Total disablement which either permanently or temporarily necessarily and continuously disables the trainee from attending to duties of any and every kind, \$40.00 per week, per man so long as the disablement continues but not exceeding altogether 260 consecutive weeks. It is expressly understood and agreed that under Item two of the Schedule of Compensation no benefits shall be payable in respect of the first 15 days following the commencement of each and every disablement.

LIMITATIONS

This policy does not cover any happening outside the limits of the United States of America unless otherwise expressly stated hereon.

EXCLUSIONS

This policy does not cover death, injury or disablement -

- (a) Directly or indirectly caused or contributed to by war or invasion or while engaged or taking part in Military, Air Force or Naval service or operations.
- (b) Directly or indirectly caused or contributed to by intentional self-injury, disease or natural causes, suicide or attempted suicide (whether felonious or not), provoked assault, duelling or fighting (except in bona-fide self-defence)
- (c) Directly or indirectly resulting from medical or surgical treatment (except where such treatment is rendered necessary by bodily injury caused by accident within the scope of this Policy)
- (d) Resulting from deliberate exposure of himself to exceptional danger (except in an attempt to save human life), or from his own criminal act or from bodily injury occasioned or occurring while he is in a state of insanity (temporary or otherwise) or intoxications.
- (e) While engaged or taking part in aeronautics and/or aviation of any description or resulting from being in any aircraft or while riding or driving in any kind of race.

CONDITIONS

1. Accidental death shall not be presumed by reason of the disappearance of the trainee. Should the trainee become entitled to weekly compensation, the liability of the Underwriters shall be discharged as soon as the disablement, wound or injury shall have ceased, or been cured as far as possible, notwithstanding that some permanent or other injury may remain.
2. If the trainee shall engage in any occupation in which greater risk may be incurred than in the occupation disclosed in this policy without notice thereof having first been given in writing to the Underwriters and their permission obtained in writing (subject to the payment of such premium as the Underwriters may require as the conditions of giving such permission), the no claim shall be payable in respect of any accident arising out of or in the course of such operation.