

# Things to Know

## Policy Provisions

**Entire Contract** – found at beginning of contract; application, riders, endorsements are attached; nothing incorporated by reference

**Insuring Clause** – company’s “promise to pay”; found on the cover of policy; signed by President & Secretary of company; gives beneficiary instructions to provide death certificate

**Consideration clause** – Premium requirements

**Free look** – 14 days from delivery;

**Grace Period** – Ordinary policies: minimum 30 days; Industrial: 4 weeks; Age 64 & older receive an extra 21 days